

CA2 ALIN
A55
1928

SUPER OF INSURANCE

Alberta Treasury
~~STATISTICS ALBERTA
LIBRARY~~

ALBERTA LEGISLATURE LIBRARY



3 3398 00406 8630

ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

AND

FIRE COMMISSIONER

ALBERTA

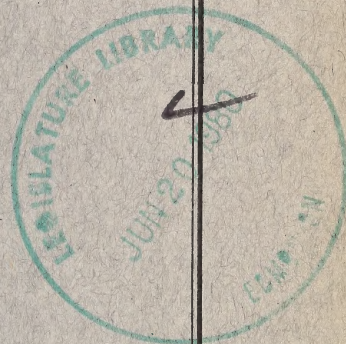
TREASURY DEPARTMENT

1928

PUBLISHED BY DIRECTION OF
THE HONOURABLE R. G. REID,
PROVINCIAL TREASURER



EDMONTON
PRINTED BY W. D. McLEAN, KING'S PRINTER
1929



Alberta Treasury
STATISTICS ALBERTA
LIBRARY

ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

AND

FIRE COMMISSIONER

ALBERTA

TREASURY DEPARTMENT

1928

PUBLISHED BY DIRECTION OF
THE HONOURABLE R. G. REID,
PROVINCIAL TREASURER



EDMONTON
PRINTED BY W. D. McLEAN, KING'S PRINTER
1929

Digitized by the Internet Archive
in 2018 with funding from
Legislative Assembly of Alberta - Alberta Legislature Library

CONTENTS

STATEMENT OF COMPANIES

	Page No.
Joint Stock:	
Alberta Life & Accident Insurance Company	8
Central Canadian Insurance Company	9
Empire Life Insurance Company	10
Home Assurance Company of Canada	13
Merchants' and Traders' Assurance Company	15
National Plate Glass Insurance Company	19
Ontario Equitable Life & Accident Insurance Co.	20
Toronto Casualty Fire & Marine Insurance Co.	24
Western Empire Life Assurance Company	26
Fraternal:	
The Sons of Norway	24
Mutual:	
German Mutual Fire Insurance Company	12
Milk River Mutual Fire Insurance Company	18
Retail Lumbermen's Mutual Fire Insurance Co.	22
Wawanesa Mutual Fire Insurance Company	26

MISCELLANEOUS

Insurance Companies Licensed	28
Reciprocal or Inter-Insurance Co.'s Licensed	39
Underwriters' Agencies Licensed	39
Fraternal Societies	55
Statement of Hail Insurance Business	50
Statement of Life Insurance Business	42
Statement of Premiums and Losses, Fire	43
Reciprocal or Inter-Insurance Exchanges	46
Statement of Premiums and Losses, Miscellaneous Classes	47

FIRE BRANCH

Table No. 1—A Comparison of Monthly Losses in 1927 and 1928	62
Table No. 2—A brief comparison of Fire Losses since the promul- gation of the Fire Prevention Act	62
Table No. 3—Classification of Property and damage to each	63
Table No. 4—Classification of Property Burned and Causes, 1928	64
Table No. 5—Fire Losses Caused by Lightning, 1928 and Location	68
Table No. 6—Inspections and Orders Issued	69
Table No. 7—Fire Investigations	69
Table No. 8—Deaths Caused from Fire	70

ANNUAL REPORT OF THE SUPERINTENDENT OF INSURANCE

PROVINCE OF ALBERTA,

Treasury Department,

EDMONTON, JUNE 10TH, 1929.

TO THE HONOURABLE R. G. REID,
Provincial Treasurer of Alberta,
EDMONTON, ALBERTA.

Sir,—Pursuant to Section 20, Chapter 31 (An Act respecting Insurance), I have the honour to submit herewith the Sixteenth Annual Report of the Insurance Department, giving abstracts of the annual statements of insurance companies authorized to do business within this Province for the year ending December 31st, 1928, together with a detailed statement of all those companies organized in the Province of Alberta.

The report further shows admissions, withdrawals, and changes of name during the year, together with such data as will show a complete statement of the work accomplished during 1928.

LEGISLATION.

No Legislation respecting Insurance was enacted during 1928.

ADMISSIONS, WITHDRAWALS AND OTHER CHANGES

The following companies holding Dominion licenses have been admitted into the Province:

Baloise Fire Insurance Company.
Bankers and Traders' Insurance Company.
British Canadian Insurance Company.
City of New York Insurance Company.
Halifax Fire Insurance Company.
Laurentian Insurance Company.
La Sauvegarde Life Insurance Company.
Mercury Insurance Company.
Metropolitan Underwriters of Home Insurance Company of New York.
Occidental Life Insurance Company.
Pearl Insurance Company.
Planet Assurance Company, Limited.
Saskatchewan Life Insurance Company.
Universal Insurance Company of Newark, N.J.

The following Reciprocal or Inter-insurance exchange was licensed during the year 1928: Sprinklered Risk Underwriters.

The following Fraternal Societies have been admitted into the Province:

Canadian Woodmen of the World.
Ancient Order of Foresters.

WITHDRAWALS AND OTHER CHANGES.

Dominion Gresham Guarantee and Casualty Company, withdrawn June, 1928 (liquidation).

British Empire Underwriters' Agency, withdrawn July, 1928. Changed to a Joint Stock Company (British Empire Assurance Co.).

Imperial Guarantee and Accident Underwriters, withdrawn July, 1928, changed to a Joint Stock Company (Imperial Guarantee & Accident Insurance Co.)

Farmers' Fire & Hail Insurance Company, withdrawn November, 1928.

Brotherhood of American Yeomen, withdrawn December, 1928.

Minnesota Underwriters of the St. Paul Fire & Marine Insurance Company, withdrawn December, 1928.

Canadian Mutual Benefit Association, ceased business July, 1928.

Metropolitan Underwriters' Agency of the Home Insurance Company, withdrawn December, 1928.

American Credit Indemnity Company, withdrawn December, 1928.

Automobile Insurance Company of Hartford, withdrawn December, 1928.

ENFORCEMENT.

In 1927 a new form of agents' application for certificate of authority was adopted. This form required the applicant to supply certain information as to business undertaken separated as to "controlled" and "uncontrolled" business. This information, together with other required by the application, enables the department to ascertain the ability of the applicant to engage in the insurance business and indicates the amount of business written by the agent the previous year. This is also an additional "check up" on agents who have undertaken insurance but have not been licensed. The policy of the department is one of strict enforcement and in regards to licensing of agents, to issue certificates only to those in a position to arrange proper protection and supply a satisfactory service to the public.

In July, 1928, the Canadian Mutual Benefit Association was required to cease business, the license of the society being cancelled at that time owing to its inability to satisfactorily continue in business. I am pleased to report the department has been successful in effecting a reinsuring agreement with the Occidental Life Insurance Company to take effect immediately the time of notice required by the Act has expired.

INVESTIGATIONS UNDER THE ALBERTA INSURANCE ACT

Complaints received	39
Charges laid	7
Convictions obtained	7
Withdrawals (none)	Nil
Absconded (none)	Nil
Licenses cancelled	3
Applications for license rejected	13
Total amount of fines imposed	\$150.00

COMPANIES REGISTERED, 1928.

On December 31st, 1928, there were twenty-nine Provincial and Foreign Companies and Underwriters (not Dominion Licensees) licensed. These are classified as follows:

Companies doing—

Life Insurance	3
Fire and other classes	2
Accident, Sickness and Other Classes	1
Accident and Sickness	1
Hail	1
Plate Glass	1
Mutual Insurance	5
Fraternal Societies	7
Miscellaneous	1
Reciprocal or Inter-Insurance Exchanges	7
Total	29

The following Special Brokers were Licensed in 1928: Seneca Jones & Son; Toole, Peet & Co., Ltd., and Independent Insurance Exchange.

On December 31st, 1928, there were 256 Insurance Corporations (Dominion Licensees) licensed under The Alberta Insurance Act.

These are classified as follows:

Fire, Life and other Classes	3
Life Insurance only	27
Life, Sickness and Accident	3
Fire Insurance only	19
Fire and Hail	1
Fire and other classes	152
Fire and Auto	4
Auto only	5
Hail	1
Livestock	1
Credit	1
Sickness and Accident	3
Mutual Fire	6
Fraternal Societies	13
Miscellaneous	17
Total	256

The preceding reports of provincial or extra-provincial companies are set forth in detail. Tables are also appended, showing the premiums and losses in various classes of Insurance, business transacted in the Province, also amounts written and at risk.

During the agency license year (February 15th, 1928, to February 15th, 1929), 6,840 certificates of authority were issued in the following classes: 2,141 life certificates, 2,209 hail certificates, 245 casualty certificates and 2,245 being for fire and other classes, there were also 3 special brokers' licenses issued and 36 adjusters' licenses. Three agents' certificates of authority were cancelled during the year for infractions of the Act, and 13 applications for licenses rejected.

I have the honour to be, Sir,

Your obedient servant,

HENRY BRACE,

Deputy Supt. of Insurance.

ALBERTA LIFE & ACCIDENT INSURANCE COMPANY, LIMITED.

HEAD OFFICE: 1281 7TH AVE. E. CALGARY.

Licensed in Alberta for Accident and Sickness Insurance.

Officers:

Dr. John Fergusson, President ----- Calgary
 J. C. C. Spence, Vice-President and General Manager ----- Calgary
 E. N. P. Spence, Secretary-Treasurer ----- Calgary

Directors:

Dr. John Fergusson, J. C. C. Spence, John Ewing,
 H. O. Simpson and Wesley Clement.

CAPITAL

Amount of Capital Stock authorized ----- \$1,000,000.00
 Amount subscribed ----- 231,950.00
 Amount paid in cash ----- 31,212.50
 \$1,263,162.50

ASSETS

Par value of stocks, bonds, debentures, etc. Held solely for the protection of
 policy holders on deposit with the Government of the Province of Alberta.

City of Calgary School Debentures ----- \$ 4,000.00
 City of Calgary Debentures ----- 500.00
 City of Edmonton Debentures ----- 5,853.33
 \$10,353.33

Held by the Company at Head Office:

City of Victoria Debentures ----- \$10,500.00
 Drumheller Consolidated Collieries ----- 3,000.00
 Northwestern Utilities ----- 3,000.00
 Great Lakes Paper ----- 3,000.00
 Canadian Hydro-Electric Corp. ----- 1,500.00
 St. Maurice Valley Corp. ----- 1,000.00
 Calgary Power Co. ----- 500.00
 Republic of Columbia ----- 3,800.00
 Simpson Limited ----- 1,600.00
 Premier Garage ----- 1,500.00
 Canada Paper ----- 1,500.00
 \$41,253.33

Cash on hand and in banks—

On hand at Head Office ----- \$296.50
 On deposit Bank of Montreal, Calgary ----- 554.59
 851.09
 Interest accrued ----- 511.65
 Agents' balances and premiums uncollected (written prior to October
 1st, 1928) ----- 63.20
 Bills receivable (respecting business written prior to October 1st,
 1928) ----- 186.80
 Furniture and Fixtures ----- 654.71
 All other assets ----- 200.00

Total Assets ----- \$43,720.78

Non-admitted Assets:—

Agents' balances and premiums uncollected ----- \$ 63.20
 Bills receivable ----- 186.80

Non-Admitted Assets ----- 250.00

Total Admitted Assets ----- \$43,470.78

LIABILITIES

Total provision for unpaid claims -----	\$ 550.00
Reserve for unearned premiums -----	880.00
	<u>\$ 1,430.00</u>
Capital stock paid in cash -----	\$31,212.50
Total Liabilities -----	<u>\$32,642.50</u>
Excess of Assets over Liabilities -----	<u>\$10,828.28</u>

PROFIT AND LOSS ACCOUNT

Net premiums written -----	\$ 4,025.00
Reserve of unearned premiums—	
At beginning of year -----	974.75
At end of year -----	880.00
	<u>94.75</u>
Decrease of reserve -----	94.75
Net Premiums earned -----	<u>\$ 3,930.25</u>
Net claims incurred -----	823.61
Commissions -----	535.00
Taxes -----	965.47
Salaries, fees and travelling expenses -----	3,465.00
All other expenses -----	<u>328.74</u>
Underwriting loss -----	2,187.57
Other Revenue—Interest earned -----	<u>1,806.13</u>
Net Loss for the year -----	<u>\$ 63.45</u>

CENTRAL CANADIAN INSURANCE COMPANY

HEAD OFFICE: MCARTHUR BLDG., WINNIPEG, MANITOBA

Incorporated April 8, 1926.

Commenced Business July 7, 1926.

Commenced Business in Alberta on September 1st, 1927.

Officers:

J. B. Nicholson, President -----	Winnipeg, Manitoba
Col. A. L. Young, Vice-President -----	Souris, Manitoba
A. L. Koyl, Vice-President -----	Winnipeg, Manitoba
N. J. Taylor, Vice-President -----	Winnipeg, Manitoba
Fess & Smith, Ltd., General Managers -----	Winnipeg, Manitoba
J. C. Huggard, Assistant General Manager -----	Winnipeg, Manitoba
J. R. Morgan, Secretary -----	Winnipeg, Manitoba
T. G. Breck, Treasurer, -----	Winnipeg, Manitoba

Directors:

J. B. Nicholson, A. L. Young, J. R. Morgan, H. H. Smith, A. L. Koyl, N. J. Taylor, Chas. Wilson, J. C. Huggard, F. McCulloch, J. R. Gordon, J. D. Adamson.

Licensed in Alberta to transact Fire, Auto and Miscellaneous Classes of Insurance.

Amount deposited with the Government of Alberta-----\$50,000.00
(Reciprocal deposit held at Winnipeg).

Authorized Capital -----	\$500,000.00
Amount Subscribed -----	309,300.00
Amount Paid -----	50,795.00

STATEMENT OF THE COMPANY AS AT DECEMBER 31, 1928
(as filed by Company—not examined)

ASSETS

Book value of Bonds, Stocks and Debentures, etc. -----	\$ 71,092.72
Cash on hand and in banks -----	11,605.13
Interest Accrued -----	560.71
Bills receivable -----	34,766.75
All other Assets -----	9,561.80
	<u>\$127,586.11</u>

LIABILITIES

Total Provision for unpaid claims -----	\$ 5,215.81
Total Reserve for unearned premiums -----	56,493.16
Taxes due and accrued -----	2,362.26
Re Insurance premiums -----	8,887.11
All other liabilities -----	754.32
	<u>\$73,812.66</u>
Capital Stock—paid in cash -----	50,795.00
Surplus in Profit and Loss Account -----	2,978.45
	<u>\$127,586.11</u>

PROFIT AND LOSS ACCOUNT

Net Premiums written -----	\$94,689.13
Reserve of Unearned Premiums—	
At beginning of year -----	\$28,090.36
At end of the year -----	56,493.16
Increase -----	<u>\$28,403.03</u>
Net Premiums earned -----	\$ 66,286.10
Net Claims Incurred -----	\$ 28,180.30
Net Adjustment Expenses -----	842.35
Commissions -----	16,685.70
Taxes -----	3,328.87
Salaries, fees and travelling expenses -----	25,931.27
All other expenses -----	8,745.00
Underwriting Profit -----	<u>\$ 17,427.39</u>
Other Revenue -----	\$ 3,752.18
Other Expenditure -----	122.86
Net Profit for the Year -----	<u>\$ 13,798.07</u>

EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE: 12 WELLINGTON STREET, E., TORONTO, ONTARIO.

Incorporated by Provincial Charter, Province of Ontario, January 11th, 1923.

Commenced Business January 30, 1923.

Commenced Business in Alberta, October 1, 1927.

Officers:

M. P. Langstaff -----	President and Managing-Director
J. Ross Paterson -----	Secretary-Treasurer
M. P. Langstaff -----	Actuary

Directors:

G. M. Bell, F. H. Kirkpatrick, M. P. Langstaff, J. M. Vaughan, S. R.
Mackiller, Ernest Pitt, B. R. McKenzie, A. H. Vander-
burgh, T. H. Wilson.

Licensed in Alberta to transact Life Insurance.

Amount deposited with Government of Alberta.....	\$20,828.64
Authorized Capital	\$2,000,000.00
Amount subscribed	1,997,600.00
Amount paid	299,640.00

STATEMENT OF THE COMPANY AS AT DECEMBER 31, 1928.

(As filed by the company—not examined).

LEDGER ASSETS

Mortgage Loans on Real Estate (first mortgages)	\$283,200.00
Amount secured by company's policies in force—	
Loans to policyholders	13,530.29
Book value of Bonds, debentures, stocks, etc.	330,151.61
Cash on hand and in bank	11,388.62
Total Ledger Assets	\$638,270.52

NON-LEDGER ASSETS.

Interest due and accrued	\$ 7,801.32
Net premiums due and uncollected and deferred	44,009.24
All other assets	8,811.77

Total Non-Ledger Assets

60,622.33

Total Assets

\$698,892.85

LIABILITIES.

Net liability under assurance annuity, supplementary contracts in force	\$302,775.00
Provision for unreported death losses and disability claims.....	13,000.00
Received from policyholders in advance	955.42
Provincial, Municipal and Other Taxes due and accrued	2,997.34
Salaries, Rents and Office expenses due and accrued.....	832.72
Medical examiners' fees due and accrued	952.00
Legal fees due and accrued	250.00
Commissions to agents due and accrued	7,078.38
Advance payments other than from policyholders	3,690.00
All other liabilities	3,986.22

Reserve for contingencies	\$336,467.58
Capital stock paid in cash	40,000.00
Undivided surplus	299,640.00
	22,785.27

\$698,892.85

RECEIPTS.

Net premium income and consideration for annuity	\$218,006.49
Interest and Dividends	23,510.29
Total Income	\$241,516.78

PAYMENTS.

Total Net Disbursements in respect of assurance and annuity contracts	\$ 14,851.86
Taxes, licenses and fees	4,470.22

Head Office expenses:—

Salaries -----	\$19,801.12
Directors' fees -----	682.00
Auditors' fees -----	700.00
Travelling expenses -----	3,081.09
Rents -----	1,994.85
Miscellaneous -----	3,509.21
	<u>\$ 29,768.27</u>

Branch Office and Agency Expenses—

Assurance Commissions -----	\$58,255.79
Salaries -----	20,677.86
Advances to agents -----	8,862.61
Miscellaneous -----	27,581.80
	<u>\$ 115,378.06</u>

All other Expenses—

Advertising -----	\$ 2,666.96
Books and Periodicals -----	373.86
Office furniture -----	2,205.43
Postage -----	2,744.28
Express, Telegrams, Telephones -----	891.74
Printing and Stationery -----	5,004.24
Medical fees -----	3,857.00
Legal fees -----	319.12
Miscellaneous -----	81,951.00
	<u>\$ 100,013.63</u>

Total Payments ----- \$ 264,482.04

GERMAN MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WETASKIWIN, ALBERTA.

Commenced Business, May 30th, 1920.

Officers:

Richard Ballhorn, President -----	Wetaskiwin
Carl Kruttsfeldt, Vice-President -----	Wetaskiwin
S. H. Reist, Secretary-Treasurer -----	Wetaskiwin

Directors:

C. B. Weiser, T. H. Howes, Fred Strohschein, John Maygard,
Edward Dikau, Ed. Strohschein, Paul Strohschein.

FINANCIAL STATEMENT.

Ledger Assets, December 31st, 1927 ----- \$5,732.06

INCOME.

Cash received for Assessments levied in 1928 -----	\$3,112.95
Cash received for Assessments levied in prior years -----	537.45
Cash received for interest -----	223.77
Cash received for sale of Investments -----	5,000.00
Total Income -----	<u><u>\$8,874.17</u></u>

DISBURSEMENTS.

Cash paid for losses occurring during 1928 -----	\$4,750.00
Cash paid for purchase of Investments -----	4,000.00
Cash paid for Statutory Assessment and license fees -----	50.00
Cash paid for salaries, directors and auditors' fees -----	186.60
Cash paid for rent and taxes -----	98.41
Cash paid for all other expenses -----	118.79
Total Disbursements -----	<u>\$9,203.80</u>
Balance -----	<u><u>5,402.43</u></u>

ASSETS.

Cash value of bonds, debentures, etc.	\$2,000.00
Cash on hand in Bank (not on interest)	1,676.03
Amount unpaid 1928 Assessments	834.65
Cash value of office furniture	100.00
Total Assets	<u>\$4,610.68</u>

NON-ADMITTED ASSETS

Cash value of office furniture	\$ 100.00
Total Admitted Assets	<u>\$4,510.68</u>

LIABILITIES.

Nil.

Nil.

EXHIBIT OF RISKS ON MUTUAL SYSTEM.

Policies in force 31st December, 1927	\$ 934,005.00
Policies taken during 1928 (new or renewed)	377,030.00
Gross number and amount of risks in force 1928	\$1,311,035.00
Deduct Expired and cancelled in 1928	278,370.00
Net risks in force December 31st, 1928	<u>\$1,032,665.00</u>

HOME ASSURANCE COMPANY OF CANADA.

HEAD OFFICE: LINEHAM BLOCK, CALGARY, ALTA.

Commenced Business, July 1st, 1923.

Licensed in Alberta, British Columbia, and Saskatchewan.

Officers:

Samuel C. Brown, President	Calgary, Alberta
Frederick A. Ogilvie, Vice-President and General Manager	Calgary, Alberta
George W. Hagle, Secretary-Treasurer	Calgary, Alberta

Directors:

S. C. Brown, F. A. Ogilvie, G. W. Hagle, W. D. Dixon, G. R. Elterington,
J. G. Norstrant, Evan Roberts, George Fisher and Archie Corrie.

Licensed to transact Sickness and Accident, Automobile, Plate
Glass and Inland Transportation Insurance.

CAPITAL.

Amount of capital stock authorized	\$500,000.00
Amount subscribed	500,000.00
Amount paid in cash	60,582.00

ASSETS.

Book value of stocks, bonds, debentures, etc., Held solely for the protection of policy-holders on deposit with the Government of the Province of Alberta.	
Dominion of Canada debentures	\$ 6,841.95
Government of the Province of Alberta Savings Certifi- cates	3,000.00
Government of the Province of Alberta debentures	9,950.00
Government of the Province of Saskatchewan debentures	5,612.26
Grand Trunk Pacific debentures	4,525.06
Canadian National Railway debentures	16,487.00
City of Calgary debentures	4,662.43
	<u>\$51,078.70</u>

Held by the Company at Head Office—

Dominion of Canada debentures -----	\$ 1,978.15	
Province of Alberta debentures -----	13,615.35	
Province of Saskatchewan farm loan -----	5,000.00	
Canadian National Railway debentures -----	1,916.03	
Grand Trunk Pacific debentures -----	1,392.32	
Edmonton, Dunvegan and B.C. Railway debentures -----	1,961.85	
City of Lethbridge debentures -----	7,587.33	
Town of Vulcan debentures -----	1,155.48	
Blairmore School District debentures -----	537.57	
	<u>\$ 35,144.08</u>	86,222.78
Mortgage loans on real estate -----		2,825.00
Cash on hand and in banks—		
On hand at Head Office -----	\$ 2,777.13	
On deposit Royal Bank of Canada, Calgary -----	10,549.00	
	<u>13,326.13</u>	
Interest accrued -----		1,331.77
Agents balances and premiums uncollected (written on or after October 1st, 1928) -----		3,140.30
Bills receivable (respecting business written on or after October 1st, 1928) -----		101.10
Furniture and fixtures -----		1,946.37
All other assets—		
Deposit (electric light) -----	\$ 3.00	
1929 prepaid license -----	350.00	
	<u>353.00</u>	
Total -----		\$109,246.45
Add market value of bonds, etc., over book value -----		773.81
Total Admitted Assets -----		<u>\$110,020.26</u>

LIABILITIES

Total provision for unpaid claims -----	\$ 2,825.21	
Reserve for unearned premiums -----	17,591.82	
Taxes due and accrued -----	1,345.60	
	<u>\$21,762.63</u>	
Capital stock paid in cash -----	60,582.00	
Total Liabilities -----		82,344.63
Excess of Assets over Liabilities -----		<u>\$ 27,675.63</u>

PROFIT AND LOSS ACCOUNT

Net premiums written -----	\$ 96,140.98	
Reserve of unearned premiums—		
At beginning of year -----	11,146.20	
At end of year -----	17,591.82	
	<u>6,445.62</u>	
Increase of reserve -----		89,695.36
Net premiums earned -----		27,280.56
Commissions -----		31,564.88
Taxes -----		3,725.12
Salaries, fees and travelling expenses -----		12,968.45
All other expenses -----		7,798.04
	<u>6,358.31</u>	
Underwriting profit -----		

Other Revenue—Dividends earned	\$ 4,222.43
Other Expenditure—	
Written off profit and loss account—Charter	\$1,000.00
Depreciation—office furniture	216.26
Law costs	200.00
	\$ 1,416.26
Add market value of bonds, etc., over book value	773.81
Net Profit for the Year	\$ 9,938.29

SURPLUS FOR PROTECTION OF POLICY-HOLDERS

Surplus of Assets over Liabilities—	
(excluding capital stock at beginning of year)	\$ 78,064.34
Net profit for the year	9,938.29
Increase in paid-in capital stock	255.00

SURPLUS OF ASSETS OVER LIABILITIES

(Excluding capital stock at end of year)	\$ 88,257.63
--	--------------

EXHIBIT OF PREMIUMS.

Accident and Sickness—	
Gross in force at end of 1927	\$ 27,305.20
Taken in 1928 (new or renewed)	80,278.74
Ceased in 1928	60,402.94
Net in force at end of 1928	47,181.00
Automobile—	
Gross in force at end of 1927	\$ 6,017.10
Taken in 1928 (new or renewed)	9,664.94
Ceased in 1928	5,845.29
Net in force at end of 1928	9,836.75
Burglary—	
Gross in force at end of 1927	-----
Taken in 1928 (new or renewed)	254.00
Ceased in 1928	254.00
Net in force at end of 1928	-----
Guarantee—	
Gross in force at end of 1927	-----
Taken in 1928 (new or renewed)	456.28
Ceased in 1928	456.28
Net in force at end of 1928	-----
Plate Glass—	
Gross in force at end of 1927	\$ 786.50
Taken in 1928 (new or renewed)	2,421.03
Ceased in 1928	2,359.48
Net in force at end of 1928	848.05
Inland Transportation—	
Gross in force at end of 1927	-----
Taken in 1928 (new or renewed)	3,065.99
Ceased in 1928	-----
Net in force at end of 1928	3,065.99

MERCHANTS AND TRADERS' ASSURANCE COMPANY

HEAD OFFICE: 610 P. BURNS BUILDING, CALGARY, ALBERTA.

Commenced Business, April 10th, 1917.

Officers:

C. H. Dunham, President	Calgary, Alberta
M. E. Grauel, Secretary	Calgary, Alberta

Directors:

C. H. Dunham, T. B. Redding and M. E. Grauel.

CAPITAL.

Amount of capital stock authorized	\$500,000.00
Amount subscribed	200,200.00
Amount paid in cash	25,000.00

ASSETS.

Book value of stocks, bonds, debentures, etc. Held solely for the protection of policy holders on deposit with the Government of the Province of Alberta.	
Province of Alberta debentures	\$ 5,285.00
City of Calgary debentures	1,724.72
City of Edmonton debentures	1,845.43
Dominion of Canada Victory Bonds	1,314.30
	<u>\$10,169.45</u>
Held by the Company at Head Office—	
City of Calgary debentures	\$ 5,237.50
Dominion of Canada	1,000.00
State Finance Corp.—280 shares	7,000.00
	<u>\$ 13,237.50</u>
	\$ 23,406.95
Mortgage loans on real estate—	
First mortgages	\$ 13,403.56
Second and subsequent mortgages	2,097.46
Agreements for Sale	6,509.81
	<u>\$ 22,010.83</u>
Cash on hand and in Banks—	
On hand at Head Office	\$ 2,318.35
On deposit Canadian Bank of Commerce, Calgary	8,696.32
	<u>\$ 11,014.67</u>
Agents' balances and premiums uncollected	
(Written on or after October 1st, 1928)	3,228.26
Bills receivable (Shareholders' Demand Notes)	14,800.00
Furniture and fixtures	805.50
	<u>\$ 75,266.21</u>

LIABILITIES.

Total provision for unpaid claims	\$ 5,400.00
Reserve for unearned premiums	9,708.93
Taxes due and accrued	500.00
Borrowed money	853.00
All other Liabilities (Hail insurance reserve)	8,640.69
	<u>\$25,102.62</u>
Capital stock paid in cash	25,000.00
	<u>\$50,102.62</u>
Excess of Assets over Liabilities	\$25,163.59

PROFIT AND LOSS ACCOUNT.

Net premiums written	\$ 17,275.94
Reserve for unearned premiums—	
At beginning of year	9,373.81
At end of year	9,708.93
	<u>\$ 335.12</u>
Increase of reserve	\$ 335.12
	<u>\$ 16,940.82</u>
Net premiums earned	\$ 8,846.14
Net claims incurred	87.30
Net adjustment expenses	5,957.01
Commissions	

Taxes -----	\$ 328.44
Salaries, fees and travelling expenses -----	430.00
All other expenses -----	58.38
Underwriting profit -----	\$ 1,233.55
Other revenue—interest earned -----	2,564.23
Profit on investments -----	8.50
	\$ 3,806.28
Other expenditure—	
Depreciation written off furniture and fixtures -----	131.80
Net Profit for the Year -----	\$ 3,674.48

SURPLUS FOR PROTECTION OF POLICY-HOLDERS

Surplus of Assets over Liabilities (excluding capital stock at beginning of year) -----	\$ 21,489.11
Net profit for the year -----	3,674.48

SURPLUS OF ASSETS OVER LIABILITIES

(excluding capital stock at end of year) -----	\$ 25,163.59
--	--------------

EXHIBIT OF PREMIUMS.

Fire—	
Gross in force at end of 1927 -----	\$ 3,061.89
Taken in 1928 (new or renewed) -----	1,672.38
Ceased in 1928 -----	1,771.22
Net in force at end of 1928 -----	2,963.05
Automobile—	
Gross in force at end of 1927 -----	\$ 5,377.09
Taken in 1928 (new or renewed) -----	11,556.26
Ceased in 1928 -----	7,094.85
Net in force at end of 1928 -----	9,838.50
Burglary—	
Gross in force at end of 1927 -----	\$ 312.50
Taken in 1928 (new or renewed) -----	315.21
Ceased in 1928 -----	406.72
Net in force at end of 1928 -----	220.99
Fidelity and Guarantee—	
Gross in force at end of 1927 -----	\$ 406.25
Taken in 1928 (new or renewed) -----	1,329.16
Ceased in 1928 -----	676.36
Net in force at end of 1928 -----	1,059.05
Live Stock—	
Gross in force at end of 1927 -----	\$ 1,185.59
Taken in 1928 (new or renewed) -----	1,129.07
Ceased in 1928 -----	1,803.46
Net in force at end of 1928 -----	511.20
Eye Sight—	
Gross in force at end of 1927 -----	\$ 1,380.00
Taken in 1928 (new or renewed) -----	-----
Ceased in 1928 -----	30.00
Net in force at end of 1928 -----	1,350.00
Transit—	
Gross in force at end of 1927 -----	\$ 595.53
Taken in 1928 (new or renewed) -----	548.94
Ceased in 1928 -----	579.08
Net in force at end of 1928 -----	565.39
Parcel Post—	
Gross in force at end of 1927 -----	\$ 447.50
Taken in 1928 (new or renewed) -----	332.50
Ceased in 1928 -----	460.00
Net in force at end of 1928 -----	320.00

Plate Glass—

Gross in force at end of 1927 -----	\$ 3,717.95
Taken in 1928 (new or renewed) -----	3,417.02
Ceased in 1928 -----	5,216.30
Net in force at end of 1928 -----	1,918.67

Liabilities—

Gross in force at end of 1927 -----	\$ 189.00
Taken in 1928 (new or renewed) -----	-----
Ceased in 1928 -----	189.00
Net in force at end of 1928 -----	-----

MILK RIVER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: MILK RIVER, ALBERTA

Commenced Business, June 6th, 1914

Officers:

A. H. Steckle, President -----	Milk River, Alberta
Geo. C. Barrows, Vice-President -----	Milk River, Alberta
G. H. Giles, Secretary-Treasurer -----	Milk River, Alberta

Directors:

W. Ludeman, F. Hummel, G. H. Holroyd, Henry Tompohr,
Math. Thielon, J. E. Collins and H. Ellert.

FINANCIAL STATEMENT

Ledger Admitted Assets, December 31st, 1927 -----	\$ 8,884.74
---	-------------

INCOME

Cash received for Assessments levied in 1928 -----	\$ 1,239.95
Cash received for Assessments in prior years -----	153.65
Total Income -----	<u>\$ 1,393.60</u>

DISBURSEMENTS

Cash paid for losses occurring during 1928 -----	\$ 1,500.00
Cash paid for salaries, directors and auditors' fees -----	313.30
Cash paid for taxes and license fees -----	55.38
Cash paid for printing, stationery and advertising -----	101.20
Cash paid for repayment of loans -----	1,000.00
Cash paid for miscellaneous expenditures -----	131.80
Total Disbursements -----	<u>\$ 3,101.68</u>
Balance -----	<u>\$ 7,176.66</u>

ASSETS

Cash on deposit in Bank (on interest) -----	\$ 47.52
Cash on hand at Head Office (not on interest) -----	235.81
Amount unpaid Assessments levied in 1928 -----	327.95
Amount unpaid Assessments levied in prior years -----	600.00
Net premium note Assets -----	6,060.97
Office furniture -----	150.00
Total Assets -----	<u>\$ 8,322.25</u>

NON-ADMITTED ASSETS

Amount unpaid Assessments levied in prior years -----	\$ 600.00
Net Premium Note Assets 25% off 1927 notes and 50% off 1926 notes -----	2,279.26
Office furniture -----	150.00
	<u>\$ 3,029.26</u>
Total Admitted Assets -----	\$ 5,292.99

LIABILITIES

Amount of losses resisted -----	\$ 1,750.00
Amount of all other liabilities -----	171.40
	<u>\$ 1,921.40</u>
Total Liabilities -----	\$ 1,921.40
Excess of Admitted Assets over Liabilities -----	\$ 3,371.59

EXHIBIT OF RISKS ON MUTUAL SYSTEM

Policies in force, December 31st, 1927 -----	\$394,908.00
Policies taken during 1928 (new or renewed) -----	69,325.00
	<u>\$464,233.00</u>
Gross amount of risks in force -----	\$464,233.00
Deduct expired and cancelled, 1928 -----	85,817.00
	<u>\$378,416.00</u>
Net amount of risks in force -----	\$378,416.00

NATIONAL PLATE GLASS INSURANCE COMPANY

HEAD OFFICE: 510-11 MCARTHUR BLDG., WINNIPEG, MANITOBA

Commenced Business, April 16, 1906.

Licensed in Alberta to transact Plate Glass Insurance.

Officers:

Brig-General R. W. Paterson, President -----	Winnipeg, Man.
J. McDiarmid, Vice-President -----	Winnipeg, Man.
W. E. Lough, Secretary-Treasurer and General Manager -----	Winnipeg, Man.

*Directors:*A. G. Matthews, L. Paterson, J. McDiarmid,
Brig.-Gen. R. W. Paterson, W. E. Lough.

Amount deposited with the Government of Alberta -----	\$ 3,173.46
Amount deposited with the Government of British Columbia -----	\$ 4,996.50
Amount deposited with the Government of Manitoba -----	\$ 3,000.00
Authorized Capital -----	\$30,000.00
Amount Subscribed -----	\$15,000.00
Amount Paid -----	\$15,000.00

STATEMENT OF THE COMPANY AS AT DECEMBER 31, 1928.
(as filed by Company—not examined)

ASSETS

Cash Value of Mortgages -----	\$ 9,860.04
Cash value of stocks, shares, debentures, etc. -----	12,969.96
Cash on deposit to the Company's credit and not drawn again on December 31st, 1928 -----	565.57
Agents' Balance and premiums uncollected -----	764.55
Interest due or accrued and unpaid -----	239.70
	<u>\$ 24,399.82</u>

LIABILITIES

Total reserve of unearned premiums for all outstanding risks -----	\$ 3,282.35
Amount of unpaid loans (Royal Bank of Canada) -----	1,000.00
Amount of all other liabilities -----	1,210.71
	<u>\$ 5,493.06</u>
Capital Stock paid up -----	\$ 15,000.00
	<u>\$ 20,493.06</u>
Excess of Assets over Liabilities -----	\$ 3,906.76

PROFIT AND LOSS ACCOUNT

Net Premiums written -----	\$ 3,692.29
Net Premiums earned -----	3,692.29
All expenses -----	3,048.57
	<u>\$ 643.72</u>
Underwriting Profit -----	\$ 643.72
Other Revenue -----	1,562.60
	<u>\$ 2,206.32</u>
Other Expenditure -----	90.70
Net Profit for the Year -----	\$ 2,115.62

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE
COMPANY

HEAD OFFICE: WATERLOO, ONTARIO

Commenced Business, November 19, 1920.

Officers:

S. C. Tweed -----	President and Manager
Senator H. W. Laird -----	Vice-President
Ed. Irwin -----	Vice-President
J. C. Briethaupt -----	Vice-President
M. J. Smith -----	Secretary
F. D. Rueffer -----	Treasurer
G. W. Geddes -----	Actuary

Directors:

S. C. Tweed, Senator H. W. Laird, J. C. Briethaupt, W. E. Long, A. W. Biggs,
K.C., W. E. Payne, K.C., Hon. F. C. Briggs, J. A. Martin, E. C. Mitchell,
A. E. Silverwood, Hon. Manning Doherty, E. K. Reiner, Dr. Chas.
S. Morton, Melville Rosseau, H. G. Bertran, J. M. Riddell, Frank
McLaughlin, H. MacPherson, Col. Nelson Spencer, John T.
Haig, K.C., Ed. Irwin.

Licensed in Alberta to transact Life Insurance.

Amount deposited with the Government of Alberta -----	\$30,000.00
Authorized Capital -----	\$5,250,000.00
Amount Subscribed -----	5,250,000.00
Amount Paid -----	484,140.00

STATEMENT OF THE COMPANY AS AT DECEMBER 31, 1928.
(as filed by Company—not examined)

LEDGER ASSETS

Book value of real estate (less encumbrances) -----	\$ 143,858.71
Book value of mortgages on real estate -----	2,783,365.24
Amount secured by the Company's policies in force:	
(a) Loans to policy-holders -----	\$334,541.53
(b) Advances to policy-holders -----	101,395.76
	<u>\$ 435,937.29</u>
Book value of bonds, debentures, stock -----	\$ 1,520,416.24
Cash on hand at Head Office -----	\$ 84,188.84
Cash on hand at Bank -----	\$ 3,481.80
	<u>\$ 87,670.64</u>
All other Ledger Assets -----	5,342.16
Total Ledger Assets -----	<u>\$4,976,590.28</u>

NON-LEDGER ASSETS

Interest due and accrued -----	\$ 65,122.38
Net premiums due and uncollected and deferred -----	161,883.62
All other assets -----	26,776.74
Total Non-Ledger Assets -----	<u>\$ 253,782.74</u>
Total Assets -----	<u>\$5,230,373.02</u>

LIABILITIES

Net liability under assurance, annuity and supplementary contracts in force -----	\$ 3,643,725.00
Liability for payments due under contracts -----	31,043.50
Provision for unreported death losses and disability claims -----	3,957.00
Reserve from policy-holders in advance -----	25,350.69
Interest due and accrued on borrowed money -----	690,000.00
Shareholders' surplus -----	345,599.97
All other Liabilities -----	6,557.36
	<u>\$ 4,746,233.52</u>
Capital Stock paid up -----	484,140.00
	<u>\$ 5,230,373.02</u>

RECEIPTS

Net premiums income and consideration for annuities -----	\$ 1,071,268.28
Interest and dividends -----	237,797.97
Gross rents for Company's property -----	9,110.32
Other sources -----	40,829.62
	<u>\$ 1,359,006.19</u>

PAYMENTS

Total net disbursements in respect of assurance and annuity con- tracts -----	\$ 307,077.91
Interest or dividends to shareholders -----	\$ 22,149.00
Taxes, Licenses and Fees -----	21,085.78
Head Office Expenses—	
Salaries -----	\$ 53,468.59
Directors' fees -----	2,993.00
Auditors' fees -----	3,150.00
Travelling expenses -----	5,834.36
Rents -----	7,225.00
Miscellaneous -----	2,291.86
	<u>\$ 74,962.81</u>

Branch Office and Agency Expenses—

Assurance Commissions -----	\$191,434.62	
Salaries -----	26,219.98	
Travelling expenses -----	1,743.66	
Rents -----	14,758.90	
Miscellaneous -----	2,146.55	
	<u>\$</u>	236,303.71

All other Expenses—

Advertising -----	\$ 13,304.54	
Books and periodicals -----	856.52	
Express, telegrams and telephones -----	4,726.01	
Legal fees -----	5,222.64	
Medical fees -----	6,819.77	
Office supplies -----	4,002.22	
Postage -----	5,494.60	
Printing and stationery -----	13,366.89	
Commission on loans -----	2,541.25	
Miscellaneous -----	45,042.30	
	<u>\$</u>	101,376.74
		\$ 762,956.85

RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 407 SCOTT BLOCK, 207 MAIN STREET, WINNIPEG, MANITOBA.

Commenced Business, March, 1905.

Officers:

J. B. Sinclair, President -----	Winnipeg, Manitoba
G. F. Roberts, Vice-President -----	Winnipeg, Manitoba
F. W. Ritter, Secretary -----	Winnipeg, Manitoba
H. C. McWilliams, Treasurer -----	Winnipeg, Manitoba

*Directors:*J. B. Sinclair, G. F. Robertson, H. C. McWilliams, L. E. Frost, E. G. DeWolf,
R. Skov, W. Thorn, C. Campbell, C. McDairmid.

Amount of deposit with Government of Manitoba -----	\$ 15,000.00
Amount of deposit with Government of Saskatchewan -----	10,000.00
Amount of deposit with Government of Alberta -----	10,000.00
	<u>\$ 35,000.00</u>

STATEMENT OF THE COMPANY AS AT DECEMBER 31, 1928.

(as filed by Company—not examined).

ASSETS

Cash value of mortgages -----	\$ 5,104.35
Cash value of bonds, debentures, etc. -----	89,337.94
Cash on deposit with Bank -----	34,573.43
Amount unpaid, assessments levied during 1928 -----	1,776.95
Amount of all other assets -----	562.75

LIABILITIES.

Nil.

\$131,355.42

RECEIPTS.

Assessments, 1928 -----	\$ 11,362.32
Assessments levied in prior years -----	452.80
Interest -----	5,683.75
Reinsurance on losses -----	4,082.01
Other sources -----	620.50
	<u>\$ 22,201.38</u>

PAYMENTS.

Expenses of Management—

Statutory Assessment and License Fees -----	\$ 680.45
Rent and taxes -----	300.00
Salaries, directors and auditors' fees -----	3,182.75
Printing, stationery and advertising -----	154.00
Postage, telegrams and express -----	34.25
Miscellaneous -----	232.21
	<u>\$ 4,583.66</u>

Miscellaneous Payments—

Losses occurring during 1928 -----	\$ 11,202.70
Re-Insurance -----	5,881.94
Other expenditures -----	355.89
	<u>\$ 22,024.19</u>

MISCELLANEOUS RISKS.

Policies in force 31st December, 1927, on Mutual system -----	\$6,572,678.00
Policies taken during 1928, new or renewed -----	1,124,988.00
Gross amount of mutual system risk in force at any time during 1928 -----	\$7,697,666.00
Deduct expired and cancelled in 1928 -----	1,082,678.00
Net risk on mutual system in force December 31, 1928 -----	<u>\$6,614,988.00</u>

GENERAL INTERROGATORIES.

What is the scale of the premium note rates taken by the Company?
 Answer: None, cash 1% and 75% for co-insurance.

How often are assessments made? Answer: Annually.

How many assessments were made during the year 1928? Answer: One.

Date when made? Answer: December 31, 1928.

What are the several rates per cent. of such assessments on the face of premium notes or undertakings? Answer: 18% of guarantee deposit.

At what date was such assessment payable? Answer: December 31, 1928.

Were the Company accounts duly audited for the year ending December 31st, 1928? Answer: Yes.

Date of Audit? Answer: January, 1929.

Name and post office addresses of auditors of accounts of 1928? Answer: D. A. Pender, Slasor & Co., Winnipeg, Manitoba.

Enumerate all books of record or account kept for the purposes of the Company? Answer: Policy register, cash synoptic, ledger and minute book.

Date and place appointed for the annual meeting? Answer: Winnipeg, January, 1929.

What officers of the Company are under bond, and for what sum respectively? Answer: Secretary, \$2,000.00. United States Fidelity & Guarantee Co.

Of how many directors does the board consist? Answer: Nine.

How often does the board meet and what fees are paid to directors? Answer: At call of Secretary; \$10.00 per diem for out-of-town directors.

THE SONS OF NORWAY

HEAD OFFICE: 600 2ND AVE., S. MINNEAPOLIS, MINNESOTA, U.S.A.

Commenced Business, October, 1898.

Licensed in Alberta as a Fraternal Society to undertake Fraternal Life Insurance.

Officers:

T. O. Gilbert, President	Minneapolis, Minn.
S. Strom, Vice-President	Tacoma, Washington
P. O. Pedersen, Judge	Brighton, Mass.
L. Stavhein, Secretary	Minneapolis, Minn.
J. O. Engesather, Treasurer	Petersburg, N. Dak.
Olaf I. Rover, Trustee	Milwaukee, Wis.
P. J. Laugen, Trustee	Duluth, Minn.
Oscar Erichsen, Trustee	Minneapolis, Minn.
O. S. Leedahl, Chief Medical Examiner	Stanley, N. Dak.
Amount deposited with the Government of Alberta	\$10,000.00
Total Admitted Assets	\$1,359,275.84
Total Liabilities (except reserve)	10,832.24
Total Income	346,119.29
Total Disbursements	161,657.29

EXHIBIT OF POLICIES (Mortuary).

Contracts in force, December 31st, 1927	No. 10580	\$8,824,650.00
Contracts taken during 1928 (new or renewed)	No. 2106	2,160,150.00
Total contracts in force	No. 12686	\$10,984,800.00
Total deductions—Contracts lapsed or ceased by death	No. 1646	\$ 1,437,550.00
Contracts in force December 31st, 1928	No. 11040	\$ 9,547,250.00

SICKNESS BENEFITS AND FUNERAL BENEFITS

Contracts in force December 31st, 1927	No. 2271	(Certificates)
Contracts taken during 1928 (new or renewed)	No. 1165	
Total contracts in force	No. 3436	
Total deductions lapsed or surrendered	No. 2570	
Contracts in force December 31st, 1928	No. 866	
The Sons of Norway secured Dominion license July 2nd, 1929.		

TORONTO CASUALTY FIRE AND MARINE INSURANCE COMPANY.

HEAD OFFICE: FEDERAL BUILDING, TORONTO, ONTARIO.

Incorporated July 21, 1921. Commenced Business October 1, 1921.

Commenced Business in Alberta, February 20, 1923.

Licensed in Alberta to transact the following classes of Insurance:
 Fire, Automobile, Sickness, Accident, Inland Transportation, Plate Glass,
 Public Liability, Employers' Liability, Burglary, Guarantee.

Officers:

G. L. Smith, President	Toronto, Ontario
Rt. Hon. Arthur Meighen, Vice-President	Toronto, Ontario
A. E. Dawson, Vice-President and General Mgr.	Toronto, Ontario
G. E. Weidner, Secretary-Treasurer	Toronto, Ontario

Directors:

Rt. Hon. Arthur Meighen, K.C., Chas. W. Buchanan, A. E. Dawson, Hon.
Forbes Godfrey, M.D., M.P.P., G. L. Smith, J. T. Brand, R. T. Evans,
C. U. Cummings, M. A. MacKenzie, M.A., F.I.A., A. E. Wilson,
Ray Lawson, C. H. Ackerman.

Amount deposited with the Government of Alberta-----	\$24,333.33
Authorized Capital -----	\$2,000,000.00
Amount Subscribed -----	445,118.50
Amount Paid -----	445,118.50

STATEMENT OF THE COMPANY AS AT DECEMER 31, 1928
(as filed by the Company—not examined).

ASSETS.

Mortgage loans on real estate -----	\$ 66,100.00
Book value of stocks, bonds and debentures -----	847,076.05
Cash on hand and in bank -----	176,230.02
Agents' balances and premiums uncollected -----	164,516.73
Interest due or accrued and unpaid -----	9,023.01
Due from other companies for reinsurance on losses paid-----	9,686.02
All other assets -----	18,288.12
	<u>\$1,290,919.95</u>

LIABILITIES.

Total Provision for unpaid claims -----	\$123,548.43
Total net reserve carried out at 80% -----	271,816.65
Reserve and unpaid losses under unlicensed re-insurance unsecured--	1,398.20
Taxes due and accrued -----	13,963.86
Returned premiums -----	108,654.10
Contingency reserve -----	2,500.00
All other liabilities -----	24,659.29
	<u>\$546,540.53</u>
Capital stock paid in cash -----	445,118.50
	<u>Total Liabilities -----</u>
	<u>\$991,659.03</u>
Excess of assets over liabilities -----	<u>\$299,260.92</u>

PROFIT AND LOSS ACCOUNT.

Net Premiums written -----	\$708,718.47
Reserve of unearned premiums:	
At beginning of year -----	\$223,403.83
At end of year -----	271,816.65
	<u>Increase -----</u>
	<u>48,412.83</u>
Net Premiums Earned -----	<u>\$660,305.64</u>
Net claims incurred -----	\$370,140.34
Net adjustment expenses -----	37,313.50
Commissions -----	146,338.10
Taxes -----	17,940.38
Salaries, fees and Travelling expenses -----	83,183.86
All other expenses -----	52,961.71
	<u>Underwriting Loss -----</u>
	<u>\$ 47,572.25</u>
Other revenue -----	<u>\$ 30,957.94</u>
Other expenditure -----	<u>\$ 14,344.18</u>
Net Loss for the Year -----	<u>\$ 30,958.49</u>

WAWANESA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WAWANESA, MANITOBA.

Commenced Business, September 6, 1896.

Officers:

S. H. Henderson, President ----- Wawanesa, Manitoba
 Robert Wallace, Vice-President ----- Wawanesa, Manitoba
 C. M. Vanstone, Managing-Director ----- Wawanesa, Manitoba
 E. L. McDonald, Treasurer ----- Wawanesa, Manitoba

Directors:

S. H. Henderson, A. J. Elliott, Samuel Reid, Robert Wallace, G. H. Stephens,
 C. M. Vanstone.

*Amount deposited with the Government of Alberta ----- \$68,971.31

STATEMENT OF THE COMPANY AS AT DECEMBER 31, 1928.

(as filed by company—not examined,)

Total Assets -----	\$2,685,772.96
Total Liabilities -----	183,011.74
Total Receipts -----	678,396.70
Total Payments -----	643,635.15

*Company secured a Dominion License under the Insurance Act, R.S. of C. 1927, Chapter 101, on October 26th, 1928. Securities above noted released after that date. Deposit now maintained by Minister of Finance, Ottawa.

THE WESTERN EMPIRE LIFE ASSURANCE COMPANY.

HEAD OFFICE: SOMERSET BUILDING, WINNIPEG, MANITOBA.

Incorporated March 26, 1911.

Commenced Business, Jan. 1, 1912

Commenced Business in Alberta, January 7, 1922.

Officers:

William Smith, President and General Manager ----- Winnipeg, Manitoba
 Hon. R. W. Craig, K.C., Vice-President ----- Winnipeg, Manitoba
 Brig.-Gen. H. M. Dyer, Vice-President ----- Minnedosa, Manitoba
 F. C. O'Brien, Secretary ----- Winnipeg, Manitoba
 M. M. Dawson, Actuary ----- Winnipeg, Manitoba

Directors:

Dr. A. M. Campbell, William Smith, Brig.-Gen. H. M. Dyer, S. D. Hannah,
 William Hudson, Hon. R. W. Craig, K.C.
 Licensed in Alberta to transact Life Insurance.

Amount deposited with the Government of Alberta ----- \$100,000.00
 (Reciprocal Deposit held in Winnipeg).

Authorized Capital -----	\$1,000,000.00
Amount Subscribed -----	895,500.00
Amount Paid -----	220,912.24

STATEMENT OF THE COMPANY AS AT DECEMBER 31, 1928.

(as filed by the Company—not examined).

LEDGER ASSETS.

Book value of Real Estate -----	\$ 22,260.32
Mortgage loans on Real Estate (first mortgages) -----	787,222.15
Amounts secured by the Company's policies in force:	
(a) Loans to policy-holders -----	208,677.30
(b) Advances to policy-holders -----	54,590.61

Book value of bonds, debentures, stocks, etc. -----	\$ 241,279.18
Cash on hand and in banks -----	29,387.33
Total Ledger Assets -----	<u>\$1,343,416.89</u>

NON-LEDGER ASSETS.

Interest due and accrued -----	\$ 25,227.43
Net Premiums due and uncollected and deferred -----	\$ 78,748.24
Total non-Ledger Assets -----	<u>\$ 103,975.67</u>
Total Assets -----	<u><u>\$1,447,392.56</u></u>

LIABILITIES.

Net liability under assurance, annuity and supplementary contracts in force -----	\$1,091,648.00
Liability for payments due under contracts -----	13,494.18
Amounts left with company (arising out of insurance contracts) --	3,000.00
Received from policy-holders in advance -----	6,570.60
Provincial, Municipal and other taxes due and accrued -----	5,000.00
Medical Examiners' fees, due and accrued -----	323.50
Borrowed Money interest therein, due and accrued -----	47,000.00
All other liabilities -----	1,385.47
	<u>\$1,168,421.75</u>
Capital stock paid in cash -----	220,912.24
Shareholders' surplus -----	58,958.57
	<u><u>\$1,447,392.56</u></u>

RECEIPTS.

Net premiums income and consideration for annuities -----	\$ 283,512.48
Interest and dividends -----	85,703.45
Income from all other sources -----	189.48
	<u><u>\$ 369,405.41</u></u>

PAYMENTS.

Total net disbursements in respect of assurance and annuity contracts -----	\$32,517.19
Taxes, licenses and fees -----	5,452.51
Head Office Expenses—	
Salaries -----	\$ 29,256.75
Directors' fees -----	500.00
Auditors' fees -----	460.00
Travelling Expenses -----	1,009.55
Rents -----	4,020.00
Miscellaneous -----	4,869.97
	<u>\$ 40,716.27</u>
Branch Office and Agency Expenses—	
Travelling Expenses -----	\$ 58,393.80
Miscellaneous -----	8,579.11
	<u>\$ 66,972.91</u>
All Other Expenses—	
Postage -----	\$ 1,215.00
Express, Telegrams and Telephones -----	525.15
Printing and Stationery -----	6,931.72
Legal fees -----	1,593.23
Medical fees -----	4,028.90
Commission on Loans -----	386.75
Miscellaneous -----	2,856.32
	<u>\$ 17,537.07</u>
	<u><u>\$ 163,195.95</u></u>

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT

As at December 31st, 1928.

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Acadia Fire Insurance Company	K. M. Drew	Calgary	Fire, Hail, Tornado, Explosion and Sprinkler Leakage.
Aetna Insurance Company	C. J. Malcolm	Calgary	Fire, Auto, Hail, Tornado, Inland Marine, Sprinkler Leakage, Riot, Civil Commotion, Explosion and Water Damage.
Alberta Life and Accident Insurance Co.	J. C. C. Spence	Calgary	Sickness and Accident.
Alliance Assurance Company, Ltd.	H. M. Martin	Edmonton	Fire, Accident & Sickness, Burglary, Plate Glass, Auto, Explosion, Sprink- ler Leakage, Hail, Guarantee, In- land Transportation and Tornado.
Alliance Insurance Co. of Philadelphia	H. V. Heal	Calgary	Fire, Auto, Hail, Weather, Sprinkler Leakage, Explosion, Inland Trans- portation and Tornado.
American Central Insurance Co.	H. Milton Martin	Edmonton	Fire, Tornado, Auto, Explosion.
American Credit Indemnity Co. of N.Y.	H. A. Benjamin	Calgary	Credit.
American Insurance Co. of Newark	F. R. Brown	Calgary	Fire, Explosion, Tornado, Sprinkler Leakage, Auto and Insurance against damage to property by aeroplanes.
Anglo-Scottish General Commercial Insurance Company, Ltd.	Chas. E. Lane	Calgary	Fire, Sprinkler Leakage and Ex- plosion.
Atlas Assurance Co., Ltd., London, England	W. R. Pallister	Calgary	Fire.
Automobile Insurance Co. of Hartford, Conn.	K. W. Townshend	Edmonton	Inland Transportation.
Baloise Fire Insurance Co.	S. D. Mitchell	Calgary	Fire.
Bankers & Traders Insurance Co., Ltd.	T. Baile	Calgary	Fire, Sprinkler Leakage and Tornado.
Beaver Fire Insurance Co.	C. A. Hyndman	Edmonton	Fire & Sprinkler Leakage.
The Bee Hall Insurance Co. of Paris	J. F. Quigley	Calgary	Hail.
Boiler Inspection & Insurance Co.	Hornibrook, Whittemore & Allan	Calgary	Steam Boiler, Steam Engine, Break- age of Electrical Machinery.
Boston Insurance Co.	J. H. Goodwin	Calgary	Fire, Sprinkler Leakage, Tornado, In- land Transportation and Property Damage.
British American Assurance Co.	W. E. Blackett	Edmonton	Fire, Auto, Inland Transportation, Explosion, Sprinkler Leakage, Tor- nado, Lightning, Guarantee, Burg- lary, Inland Marine, Accident & Sickness, Use & Occupancy, Rent, Profit and Plate Glass.

British Canadian Insurance Co.	H. A. Benjamin Ltd.	Calgary	Fire, Auto, Explosion, Inland Transportation, Sprinkler Leakage, Tornado, Lightning, Burglary, Guarantee, Accident, Sickness, Boiler, Plate Glass and Marine.
British Empire Assurance Co.	E. B. Allsopp	Edmonton	Fire, Auto, Explosion, Inland Transportation, Lightning, Tornado, Sprinkler Leakage, Burglary, Guarantee, Accident, Plate Glass, Sickness, Liability and Inland Marine.
British Colonial Fire Insurance Co.	C. H. Dunham	Calgary	Fire, Sprinkler Leakage, Explosion, Tornado and Auto.
British Crown Assurance Corp., Ltd.	A. C. Ruby	Calgary	Fire, Auto, Hail, Sprinkler Leakage, Explosion and Tornado.
British & European Insurance Co.	J. H. Goodwin Ltd.	Calgary	Fire, Tornado, Explosion, Sprinkler Leakage.
British General Insurance Co.	F. H. Kenwood	Edmonton	Fire, Tornado, Explosion, Sprinkler Leakage and Auto.
British Law Insurance Co., Ltd. of London	T. W. Teape	Edmonton	Fire & Explosion.
British North-Western Fire Insurance Co.	A. C. Ruby	Calgary	Fire, Sprinkler Leakage and Tornado.
British Oak Insurance Company	G. L. Peet	Calgary	Fire.
British Traders' Insurance Co., Ltd.	Lougheed & Taylor	Calgary	Fire, Auto, Tornado, Sprinkler Leakage, Explosion and Hail.
Caledonian American Insurance Co. of N.Y.	J. W. Teape	Edmonton	Fire, Sprinkler Leakage, Tornado and Explosion.
Caledonian Insurance Co.	Andrew Whyte	Edmonton	Fire, Sprinkler Leakage, Tornado and Explosion.
California Insurance Co. of San Francisco	J. A. McKinnon	Edmonton	Fire, Explosion and Sprinkler Leakage.
Canada Accident & Fire Assurance Co.	W. H. Skinner	Calgary	Fire, Accident, Sickness, Auto, Plate Glass, Burglary, Guarantee, Liability, Sprinkler Leakage, Windstorm and Explosion.
Canada Life Assurance Co.	H. D. Ferguson	Calgary	Life.
Canada National Fire Insurance Co.	G. A. Holman	Edmonton	Fire.
Canada Security Assurance Co.	W. M. Elliott	Calgary	Fire, Hail, Auto, Explosion, Sprinkler Leakage, Tornado, Plate Glass and Inland Transportation.
Canadian Fire Insurance Co.	W. J. Snaddon	Calgary	Fire, Auto, Plate Glass, Sprinkler Leakage.
Canadian General Insurance Co.	C. H. Dunham	Calgary	Auto, Livestock and Plate Glass.
Canadian Indemnity Co.	W. J. Snaddon	Calgary	Fire, Hail, Guarantee, Burglary, Liability, Inland Transportation, Plate Glass and Sprinkler Leakage.
Canadian Surety Co.	Henry J. Carr	Edmonton	Guarantee, Plate Glass, Burglary, Forgery, Accident, Sickness and Auto Fire.
Car & General Insurance Corp., Ltd.	United Grain Growers	Calgary	Fire, Accident, Sickness, Auto, Hail, Liability, Sprinkler Leakage.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1928—Continued.

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Casualty Co. of Canada	D. Syme Layton	Calgary	Plate Glass, Fire, Burglary, Auto Accident, Sickness, Guarantee.
Central Canadian Insurance Co.	T. J. Ranaghan	Calgary	Fire, Auto, Plate Glass, Guarantee, Sprinkler Leakage, Use & Occu- pancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Ex- plosion, Burglary, Liability or Suretyship.
Central Insurance Co., Ltd.	H. A. Benjamin	Calgary	Fire, Tornado, Limited Explosion, Auto and Sprinkler Leakage.
Century Insurance Co., Ltd.	C. E. Lane	Calgary	Fire, Sprinkler Leakage, Explosion.
Citizens' Insurance Co. of Missouri ..	J. B. Slessor	Edmonton	Fire, Hail, Tornado, Sprinkler Leak- age and Explosion.
Columbia Insurance Co. of New Jersey ..	E. J. Don Rowand	Calgary	Fire, Explosion, Sprinkler Leakage and Tornado.
Commercial Life Insurance Co.	J. W. Glenwright	Edmonton	Life.
Commercial Union Assurance Co., Ltd.	C. H. Chapman	Edmonton	Fire, Explosion, Sprinkler Leakage, Plate Glass, Auto, Accident, Burg- lary, Inland Transportation, Sick- ness, Tornado and Tourists' Bag- gage.
Commercial Union Fire Insurance Co. of N.Y.	C. D. Lancaster	Calgary	Fire.
Confederation Life Association	R. H. Melville	Calgary	Life.
Connecticut Fire Insurance Co. of Hartford ..	H. B. McDonald & Co., Ltd.	Calgary	Fire, Hail, Explosion, Sprinkler Leak- age, Weather, Use & Occupancy, Rent, Profit.
Continental Casualty Company	C. S. Bell	Calgary	Accident, Sickness, Auto and Plate Glass.
City of New York Insurance Co.	H. A. Benjamin	Calgary	Fire, Sprinkler Leakage, Tornado and Explosion.
Continental Insurance Co. of New York ..	H. A. Benjamin	Calgary	Fire, Tornado, Riot, Civil Commotion, Explosion, Sprinkler Leakage and Inland Transportation.
Continental Life Insurance Co.	J. B. Edgett	Edmonton	Life.
Cornhill Insurance Co., Ltd.	G. E. E. Smith	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado and Auto.
Crown Life Insurance Co.	W. S. Glover	Edmonton	Life.
Dominion of Canada Guarantee & Accident Insurance Co.	D. S. Layton	Calgary	Accident, Sickness, Plate Glass, Fire, Guarantee, Burglary, Life, Auto and Liability.

Dominion Fire Insurance Co.	G. E. H. Smith	Edmonton	Fire and Auto.
Dominion Gresham Guarantee & Casualty Co.	R. L. Greene	Edmonton	Accident, Sickness, Auto, Burglary, Plate Glass, Inland Transportation, Guarantee and Fire.
Dominion Life Assurance Co.	A. Ross	Calgary	Life.
The T. Eaton Life Assurance Co.	Austin H. Irwin	Calgary	Life.
Eagle, Star & British Dominions Insurance Co.	A. C. Ruby	Calgary	Fire, Hail, Auto, Plate Glass, Sprinkler Leakage, Tornado and Explosion.
Ensign Insurance Co.	G. E. H. Smith	Edmonton	Fire.
Empire Life Insurance Co.	I. G. Wright	Calgary	Life.
Employers' Liability Assurance Corp.	V. Grace	Calgary	Fire, Hail, Accident and Sickness, Auto, Guarantee, Burglary, Plate Glass, Explosion, Sprinkler Leakage, Steam Boiler, Tornado, Forgery & Earthquake.
Equitable Fire & Marine Insurance Co.	H. W. Allan	Calgary	Fire, Hail, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent & Profit.
Essex & Suffolk Equitable Insurance Co., Ltd.	W. R. Pallister	Calgary	Fire.
Excelsior Life Insurance Co., Ltd.	E. H. Moistad	Edmonton	Life.
Farmers' Fire & Hail Insurance Co.	C. V. Dacre	Calgary	Hail.
Federated British Insurance Co., Ltd.	T. Baillie	Calgary	Fire and Sprinkler Leakage.
Fidelity Insurance Co. of Canada	L. A. Weber	Edmonton	Guarantee, Plate Glass, Auto, Burglary, Liability, Accident and Sickness and Forgery.
Fidelity-Phoenix Fire Insurance Co. of N.Y.	H. A. Benjamin	Calgary	Fire, Tornado, Explosion, Riot, Civil Commotion, Sprinkler Leakage and Inland Transportation.
Fire Association of Philadelphia	Hornbrook, Whitemore & Allan	Calgary	Fire, Tornado, Explosion, Sprinkler Leakage and Auto.
Fire Insurance Co. of Canada	C. S. Bell	Calgary	Fire & Explosion.
Firemen's Fund Insurance Co.	T. S. Magee	Edmonton	Fire and Marine.
Firemen's Insurance Co. of Newark	G. E. H. Smith	Edmonton	Fire and Tornado.
First American Fire Insurance Company	H. A. Benjamin	Calgary	Fire, Tornado, Inland Transportation, Sprinkler Leakage and Explosion.
Franklin Fire Insurance Co. of Philadelphia	A. C. Hagen	Calgary	Fire, Hail and Auto.
General Accident Assurance Co. of Canada	James G. Butler	Calgary	Fire, Accident and Sickness, Hail, Steam Boiler, Burglary, Guarantee, Auto, Plate Glass, Sprinkler Leakage, Machinery, Explosion and Tornado.
General Accident Fire & Life Assurance Corp.	W. R. Hull	Calgary	Fire, Hail, Sprinkler Leakage, Auto, Explosion, Liability, Burglary, Plate Glass, Accident, Sickness, Inland Transportation, Inland Marine and Tornado.
General Casualty Insurance Co. of Paris, France	W. R. Cope	Calgary	Accident, Sickness, Auto, Burglary, Plate Glass, Sprinkler Leakage and Hail.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1928—Continued.

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
General Exchange Insurance Corp.	W. A. Pedlar	Calgary	Auto.
General Fire Insurance Co. of Paris	J. L. Brown	Edmonton	Fire and Explosion.
General Insurance Co. of America	R. W. Henry	Edmonton	Fire, Sprinkler Leakage, Tornado and Automobile.
German Mutual Fire Insurance Co.	S. H. Reist	Wetaskiwin	Mutual Fire and Lightnings.
Girard Fire & Marine Insurance Co.	D. J. Gilmurray	Edmonton	Fire & Tornado.
Great American Insurance Co.	E. J. Don Rowand	Calgary	Fire, Tornado, Auto, Hail and Marine.
Glens Falls Insurance Co. of G.F.	C. H. Dunham	Calgary	Fire, Auto, Hail, Tornado, Explosion, Marine, Lightning, Riot, Civil Commotion, Sprinkler Leakage, Registered, Mail, Mail Package and Tourist Baggage.
Globe Indemnity Co. of Canada	J. O. Miller	Calgary	Fire, Guarantee, Accident, Sickness, Auto, Burglary, Sprinkler Leakage, Plate Glass, Steam Boiler, Liability, Explosion and Fidelity.
Globe & Rutgers Fire Insurance Co.	C. A. Brine	Edmonton	Fire, Auto, Inland Transportation, Explosion, Sprinkler Leakage, Tornado and Earthquake.
Grain Insurance & Guarantee Co.	Geo. H. VanAllen	Edmonton	Fire, Guarantee, Forgery, Burglary and Hail.
Great West Life Assurance Co.	N. White	Calgary	Life.
Guarantee Co. of North America	F. W. Mapson	Calgary	Guarantee.
Guardian Assurance Co., Ltd., of London	J. T. S. Skinner	Calgary	Fire, Sprinkler Leakage, Explosion and Tornado.
Guardian Insurance Co. of Canada	J. T. S. Skinner	Calgary	Fire, Accident, Sickness, Plate Glass, Burglary, Guarantee, Auto, Tornado, Sprinkler Leakage, Steam Boiler, Explosion and Inland Transportation.
Guildhall Insurance Co., Ltd.	C. L. Jacques	Calgary	Fire and Auto.
Hardware Dealers' Mutual Fire Insurance Co.	Jas. Kellas	Edmonton	Mutual Fire.
Halifax Fire Insurance Co.	G. E. H. Smith	Edmonton	Fire, Auto, Explosion, Tornado, Plate Glass and Sprinkler Leakage.
Hartford Accident & Indemnity Co.	N. A. Kilburn	Edmonton	Auto.
Hartford Fire Insurance Co.	N. A. Kilburn	Edmonton	Fire, Hail, Explosion, Tornado, Auto, Inland Transportation, Cyclone, Sprinkler Leakage, Aviation, Weather and Earthquake.
Hartford Live Stock Insurance Co.	N. A. Kilburn	Edmonton	Livestock.
Home Assurance Co. of Canada	F. A. Ogilvie	Calgary	Sickness, Accident, Auto, Plate Glass and Inland Transportation.

Home Insurance Company of N.Y.	J. A. Mackinnon	Edmonton	Fire, Auto, Hail, Explosion, Sprinkler Leakage, Burglary, Tornado, Inland Transportation, Property Damage, Weather and Earthquake.
Hudson Bay Insurance Company	S. J. Hodge	Calgary	Fire, Explosion, Tornado, Auto and Sprinkler Leakage.
Imperial Assurance Co.	E. J. Don Rowand	Calgary	Fire, Explosion, Sprinkler Leakage and Tornado.
Imperial Guarantee & Accident Insurance Co. of Canada	Chas. E. Beck	Edmonton	Fire, Auto, Explosion, Inland Transportation, Lightning, Tornado, Sprinkler Leakage, Burglary, Guarantee, Accident, Plate Glass, Sickness, Liability, Inland Marine.
Imperial Insurance Office	G. R. H. Anderson	Calgary	Fire, Accident, Sickness, Auto, Guarantee, Explosion, Sprinkler Leakage, Tornado and Burglary.
Imperial Life Assurance Co. of Canada	Wm. Ardern	Calgary	Life.
Indemnity Insurance Co. of North America	H. V. Heal	Calgary	Sickness, Accident, Auto, Burglary and Plate Glass.
Insurance Company of North America	H. V. Heal	Calgary	Fire, Auto, Hail, Sprinkler Leakage, Weather, Explosion, Inland Transportation, Tornado and Earthquake.
Insurance Company of State of Pennsylvania	C. H. Dunham	Calgary	Fire, Tornado, Inland Transportation, Sprinkler Leakage, Explosion and Burglary.
Law, Union & Rock Insurance Co.	E. D. Adams	Calgary	Fire, Accident, Sickness, Auto, Burglary, Plate Glass, Liability, Guarantee and Surety Bonds.
Laurentian Insurance Co.	J. A. MacKinnon	Edmonton	Fire.
Liverpool, London & Globe Insurance Co. Limited	Chas. E. McManus	Edmonton	Fire, Sprinkler Leakage, Limited Explosion, Tornado, Plate Glass, Inland Transportation, Sickness, Accident, Auto, Burglary and Guarantee.
Liverpool-Manitoba Assurance Co.	Herbert L. Gillies	Calgary	Fire, Auto, Explosion, Sprinkler Leakage and Tornado.
Local Government Guarantee Society Ltd. London Assurance Corporation	General Admin. Society Hornibrook, Whittemore & Allan	Edmonton	Fire.
London Canada Insurance Co.	W. R. Cope	Calgary	Fire and Explosion.
London Guarantee & Accident Co.	Chapman & Slessor	Edmonton	Fire, Hail, Auto and Accident, Guarantee, Plate Glass, Burglary, Auto, Sprinkler Leakage, Tornado and Explosion.
London & Lancashire Guarantee & Accident Co. of Canada	C. G. Scarth	Edmonton	Accident, Sickness, Auto, Guarantee, Plate Glass, Liability, Burglary and Fire.
London & Lancashire Insurance Co., Ltd.	K. W. Townshend	Edmonton	Fire, Auto, Inland Marine, Explosion, Tornado and Sprinkler Leakage.
London Life Insurance Co.	R. R. Hagerman	Edmonton	Life.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1928—Continued.

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
London & Scottish Assurance Corp. Ltd.	V. H. Anderson	Calgary	Life, Fire, Accident, Sickness, Auto, Burglary, Hail, Plate Glass, Sprinkler Leakage and Explosion.
Loyal Protective Insurance Co.	John Banks	Calgary	Accident and Sickness.
Lumbermen's Mutual Casualty Co.	A. C. MacKay	Calgary	Auto, Plate Glass and Accident.
Manufacturers' Life Insurance Co.	R. W. McClung	Calgary	Life.
Marine Insurance Co., Ltd., of London	C. H. Dunham	Calgary	Auto, Inland Transportation.
Maryland Casualty Co.	Wilfred Chambers	Calgary	Accident, Sickness, Plate Glass, Guarantee, Sprinkler Leakage, Steam Boiler, Fly Wheel, Forgery, Burglary, Electrical Machinery, Auto and Aircraft.
Maryland Insurance Co.	C. E. McManus	Edmonton	Fire, Explosion, Hail, Sprinkler Leakage and Tornado.
Mercantile Fire Insurance Co.	T. N. Bowden	Edmonton	Fire, Explosion, Tornado and Sprinkler Leakage.
Merchants' Casualty Co.	Wilfred Chambers	Calgary	Accident, Sickness and Auto.
Merchants' Fire Assurance Corp. of N.Y.	S. D. Mitchell	Calgary	Fire and Hail.
Merchants' Marine Insurance Co., Ltd.	C. B. Carr	Calgary	Fire, Explosion, Sprinkler Leakage, Tornado and Auto.
Merchants & Traders' Assurance Co.	C. H. Dunham	Calgary	Plate Glass, Burglary, Auto, Guarantee, Livestock, Fidelity, Inland Marine, Parcel Post, Registered Mail, Transit and Liability.
Metropolitan Life Insurance Co.	C. D. Lemmon	Edmonton	Life, Accident and Sickness.
Milk River Mutual Fire Insurance Co.	A. H. Steckle	Milk River	Mutual Fire.
Mill Owners' Mutual Fire Insurance Co.	S. A. Dickson	Edmonton	Mutual Fire, Explosion, Sprinkler Leakage.
Mercury Insurance Company	J. R. Welton	Calgary	Fire, Auto, Sprinkler Leakage, Tornado and Explosion.
Minnesota Implement Mutual Fire Insurance Co.	Jas. Kellas	Edmonton	Mutual Fire.
Monarch Life Assurance Co.	G. C. M. Boothe	Edmonton	Life.
Montreal Life Insurance Co.	A. M. Doughtwright	Edmonton	Life.
Motor Union Insurance Co., Ltd.	J. F. Quigley	Calgary	Fire, Auto, Sprinkler Leakage, Accident, Explosion, Plate Glass and Tornado.
Mount Royal Assurance Co.	J. O. Miller	Calgary	Fire and Explosion.
Mutual Life Assurance Co. of Canada	C. B. Clement	Edmonton	Life.
Mutual Life Insurance Co. of N.Y.	J. O. Fraser	Calgary	Life.
National Ben Franklin Fire Insurance Co.	G. E. H. Smith	Edmonton	Fire and Auto.
National Fire Insurance Co. of Hartford	W. E. Blackett	Edmonton	Fire, Tornado, Explosion, Inland Transportation, Sprinkler Leakage.
Nationale Fire Insurance Co. of Paris	C. S. Bell	Calgary	Fire and Explosion.

National Life Assurance Co. of Canada	W. H. McLaws	Calgary	Life.
National Plate Glass Insurance Co.	S. D. Mitchell	Calgary	Plate Glass.
National Provincial Insurance Co., Ltd.	Royal Agencies Ltd.	Calgary	Plate Glass, Fire, Sprinkler Leakage.
National Surety Co. of New York	Hornbrook, Whittemore & Allan	Calgary	Surety, Burglary, Fidelity, Credit, Forgery, Fraud and Merchants' Pro- tection.
National Union Fire Insurance Co. of Pittsburg	H. B. McDonald	Calgary	Fire, Tornado and Auto.
Newark Fire Insurance Co.	S. J. Hodge	Calgary	Fire, Explosion and Tornado, and Auto.
New Hampshire Fire Insurance Co.	A. White	Edmonton	Fire, Sprinkler Leakage, Tornado and Explosion.
New Jersey Insurance Co.	R. L. Green	Edmonton	Fire, Auto, Sprinkler Leakage and Tornado.
New York Casualty Co.	General Admin. Society	Edmonton	Plate Glass, Auto, Guarantee, Burg- lary, Weather, Steam Boiler, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion and Live Stock.
New York Life Insurance Co.	A. B. Brown	Calgary	Life.
New York Underwriters' Insurance Co.	J. A. MacKinnon	Edmonton	Fire, Windstorm, Hail, Explosion, Riot, Civil Commotion, Sprinkler Leakage, Auto and Cyclone.
Niagara Fire Insurance Co.	C. E. McManus	Edmonton	Fire, Auto, Explosion, Tornado, Hail and Sprinkler Leakage.
Northern Assurance Co., Ltd.	James Cleave	Calgary	Fire, Accident, Sickness, Plate Glass, Burglary, Auto, Guarantee, Ex- plosion, Sprinkler Leakage, Tornado and Inland Transportation.
Northern Life Assurance Co.	Guy W. Johnson	Calgary	Life.
North American Life Assurance Co.	R. E. Staples	Edmonton	Life.
North British & Mercantile Insurance Co.	James Cleave	Calgary	Fire, Tornado, Sprinkler Leakage, Accident, Sickness, Guarantee, Auto, Burglary, Plate Glass, Inland Trans- portation, Explosion and Fidelity.
North Empire Fire Insurance Company	A. White	Edmonton	Fire.
North River Insurance Co.	Neve, Ranaghan & Cope	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Use & Occupancy, Rent and Profit.
North-West Fire Insurance Co.	O. E. Tisdale	Calgary	Fire.
North-Western Mutual Fire Association	A. C. MacKay	Calgary	Fire, Auto, Tornado, Sprinkler Leak- age.
North-Western National Insurance Co.	G. E. H. Smith	Edmonton	Fire, Tornado and Auto.
Norwich Union Fire Insurance Society, Ltd.	W. M. Elliott	Calgary	Fire, Accident, Sickness, Plate Glass, Auto, Guarantee, Sprinkler Leakage, Burglary, Explosion, Tornado and Inland Transportation.
Occidental Fire Insurance Co.	Whyte & Co.	Edmonton	Fire, Auto, Sprinkler Leakage, Tor- nado, Explosion, Accident, Sickness, Liability, Plate Glass and Burglary.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1928—Continued.

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Ocean Accident & Guarantee Corp. Ltd.	G. L. Peet	Calgary	Accident, Sickness, Plate Glass, Fire and Auto.
Occidental Life Insurance Co.	F. S. Selwood	Calgary	Life, Accident and Sickness.
Ontario Equitable Life and Accident Insurance Co.	S. A. G. Barnes	Edmonton	Life, Auto, Sprinkler Leakage and Fire.
Pacific Coast Fire Insurance Co.	E. H. Crandell	Calgary	Explosion.
Palatine Insurance Co., Ltd.	V. B. Graveley	Calgary	Fire, Auto, Sprinkler Leakage, Explosion and Tornado.
Patriotic Assurance Co., Ltd.	K. M. Drew	Calgary	Fire, Explosion and Sprinkler Leakage.
Pearl Assurance Company Ltd.	Z. W. Dean	Calgary	Fire, Tornado, Explosion and Sprinkler Leakage.
Phoenix Fire Insurance Co. of Paris	Whyte & Co.	Edmonton	Fire and Explosion.
Phoenix Assurance Co., Ltd., of London, England	E. J. Don Rowand	Calgary	Fire, Hail, Explosion, Sprinkler Leakage, Tornado, Auto and Earthquake.
Phoenix Insurance Co. of Hartford	H. H. Farman	Calgary	Fire, Explosion, Sprinkler Leakage, Weather Use and Occupancy, Rent and Profit.
Pioneer Insurance Co.	H. H. Buchanan	Calgary	Fire.
Planet Assurance Company, Ltd.	E. D. Adams	Calgary	Fire.
Preferred Accident Insurance Co. of N.Y.	K. W. Townshend	Edmonton	Automobile.
Protective Association of Canada	Teape & Gentle	Edmonton	Accident and Sickness.
Provincial Insurance Co. of England	G. E. H. Smith	Edmonton	Explosion, Sprinkler Leakage, Tornado, Auto and Fire.
Providence-Washington Insurance Co.	James Cleave	Calgary	Fire.
Prudential Insurance Co. of America	B. F. Ogilvie	Calgary	Life.
Prudential Assurance Co., Ltd. of London	R. E. Neve	Calgary	Life.
Quebec Fire Insurance Co.	R. L. Green & Co.	Edmonton	Fire.
Queen Insurance Co. of America	S. J. Hodge	Calgary	Explosion, Sprinkler Leakage and Tornado.
Queensland Insurance Co., Ltd.	T. S. Magee	Edmonton	Fire, Inland Transportation, Tornado, Explosion, Sprinkler Leakage and Auto.
Railway Passengers' Assurance Co.	E. D. Adams	Calgary	Fire, Sprinkler Leakage, Explosion, Use and Occupancy, Rent and Profit and Auto.
Reliance Insurance Co. of Canada	J. F. Quigley	Calgary	Accident, Sickness, Plate Glass, Guarantee, Liability, Auto, Burglary, Inland Transportation, Fidelity, Fire and Sprinkler Leakage.
			Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent and Profit.

Retail Hardware Mutual Fire Insurance Co.	Jas. Kellas	Edmonton	Mutual Fire.
Retail Lumbermen's Mutual Fire Insurance Company	E. W. Stacey	Medicine Hat	Mutual Fire.
Royal Exchange Assurance	Administration & Trust	Edmonton	Fire, Hail, Accident, Sickness, Liability, Hail, Guarantee, Sprinkler Leakage and Burglary.
Royal Insurance Co., Ltd.	S. J. Hodge	Calgary	Fire, Life, Auto, Explosion, Tornado, Sprinkler Leakage, Accident, Sickness, Guarantee, Burglary, Liability, Fly Wheel, Forgery, Steam Boiler and Plate Glass.
Royal Scottish Insurance Co., Ltd.	V. H. Anderson	Calgary	Fire, Explosion and Sprinkler Leakage.
Saskatchewan Farmers' Mutual Fire Insurance Co.	Weber Bros.	Edmonton	Mutual Fire and Windstorm.
Scottish Canadian Assurance Corp.	H. W. Allan	Calgary	Fire, Hail, Sprinkler Leakage, Explosion and Windstorm.
Scottish Metropolitan Assurance Co., Ltd.	V. H. Anderson	Calgary	Fire, Accident, Sickness, Auto, Guarantee, Plate Glass, Explosion, Inland Transportation, Sprinkler Leakage and Tornado.
Scottish Union & National Insurance Co.	G. L. Peet	Calgary	Sprinkler Leakage, Explosion, Fire and Tornado.
Sea Insurance Co., Ltd.	H. M. Killian	Calgary	Fire, Sprinkler Leakage, Explosion and Tornado.
Security Insurance Co. of New Haven, Conn.	Wilfred Chambers Insurance Ltd.	Calgary	Fire, Hail, Sprinkler Leakage, Explosion, Auto and Tornado.
Sentinel Fire Insurance Co. of Springfield, Mass.	E. B. Allsopp	Edmonton	Fire, Tornado, Sprinkler Leakage and Hail.
La Sauvegarde Life Insurance Co.	Raymond Denis	Edmonton	Life.
Saskatchewan Life Insurance Co.	C. W. Schickendantz	Edmonton	Life.
Sovereign Life Assurance Co.	D. B. Robertson	Calgary	Life.
Springfield Fire and Marine Insurance Co.	E. B. Allsopp	Edmonton	Fire, Tornado, Auto, Hail, Sprinkler Leakage and Explosion.
Standard Life Insurance Co.	W. M. MacKenzie	Calgary	Life.
St. Paul Fire & Marine Insurance Co.	E. B. Allsopp	Edmonton	Fire, Tornado, Auto, Inland Transportation, Hail, Sprinkler Leakage, Explosion and Burglary.
St. Paul Mercury Indemnity Co. of St. Paul	J. R. Wetton	Calgary	Auto, excluding loss or damage by fire.
Sun Insurance Office, Ltd.	R. L. Green & Company	Edmonton	Fire, Sickness, Accident, Explosion, Guarantee, Sprinkler Leakage, Tornado and Burglary.
Sun Life Assurance Co. of Canada	A. McTeer	Calgary	Life.
Stuyvesant Insurance Co. of N.Y.	S. D. Mitchell	Calgary	Fire, Auto, Sickness, Accident, Inland Transportation, Plate Glass, Burglary, Liability and Guarantee.
Toronto Casualty Fire & Marine Insurance Co.	G. E. H. Smith	Edmonton	Accident, Plate Glass, Auto, Steam Boiler, Burglary, Fly Wheel, Breakdown of Electrical Machinery.
Travellers' Indemnity Co.	F. H. Whitney	Calgary	

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1928—Continued.

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Travellers' Insurance Co. of Hartford Union Assurance Society, Ltd. of London	F. H. Whitney F. W. Mapson	Calgary Calgary	Life, Accident and Sickness. Fire, Auto, Plate Glass, Accident, Sickness, Burglary, Inland Trans- portation, Sprinkler Leakage, Ex- plosion and Tornado.
Union Insurance Society of Canton, Ltd.	Toole, Peet & Co.	Calgary	Fire, Auto, Hail, Sickness, Accident, Liability, Tornado, Inland Marine, Inland Transportation, Sprinkler Leakage and Explosion.
United British Insurance Co., Ltd. Union Fire Insurance Co., Ltd. of Paris United Mutual Fire Insurance of Boston	G. R. H. Anderson A. Robitaille S. A. Dickson	Calgary Edmonton Edmonton	Fire, Auto and Sprinkler Leakage. Fire and Explosion. Mutual Fire, Sprinkler Leakage, Ex- plosion and Tornado.
United States Fidelity & Guarantee Co.	C. E. Tait	Calgary	Guarantee, Accident, Sickness, Plate Glass, Burglary, Auto, Liability and Forgery.
United States Fire Insurance Co.	K. W. Townshend	Edmonton	Fire, Auto, Tornado, Explosion, In- land Transportation, Sprinkler Leakage and Property Damage.
Universal Insurance Co. of Newark, N.J.	A. C. Ruby	Calgary	Fire, Sprinkler Leakage, Tornado and Explosion.
Wawanesa Mutual Fire Insurance Co. Westchester Fire Insurance Co. of N.Y.	C. Nairn T. J. S. Skinner	Edmonton Calgary	Mutual Fire. Fire, Hail, Sprinkler Leakage, Weather, Use & Occupancy, Rent and Profit.
Western Assurance Co.	E. D. Adams	Calgary	Fire, Auto, Marine, Explosion, Inland Transportation, Tornado, Lightning, Burglary, Guarantee, Sprinkler Leakage, Plate Glass, Accident, Sickness, Use & Occupancy, Rent and Profit.
Western Casualty Co. Western Empire Life Assurance Co. Western Fire Assurance Co. World Life & Marine Insurance Co.	W. H. MacKinnon E. R. Dame J. G. Kelly G. R. H. Anderson	Calgary Edmonton Edmonton Calgary	Accident & Sickness. Life. Life. Fire, Tornado, Sprinkler Leakage, Ex- plosion, Inland Transportation, Auto and Hail.
Yang-tsze Insurance Association Yorkshire Insurance Co.	C. S. Bell Hornbrook, Whittemore & Allan	Calgary Calgary	Fire. Fire, Accident, Sickness, Livestock, Plate Glass, Auto, Sprinkler Leak- age, Burglary, Explosion and Guar- antee.
Zurich General Accident & Liability Insurance Company, Limited	S. D. Mitchell	Calgary	Accident, Sickness, Auto, Burglary, Plate Glass and Steam Boiler.

RECIPROCAL OR INTER-INSURANCE EXCHANGES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31st, 1928.

Name of Exchange	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Affiliated Underwriters	Supt. of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Windstorm.
Epperson Underwriters	Supt. of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Windstorm.
Individual Underwriters	Supt. of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Windstorm.
Lumbermen's Underwriting Alliance	Supt. of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Windstorm.
New York Reciprocal Underwriters	Supt. of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Windstorm.
Retail Lumbermen's Inter-Insurance Exchange	Supt. of Insurance	Edmonton	Fire, Sprinkler Leakage.
Sprinklered Risk Underwriters	Supt. of Insurance	Edmonton	Fire.
Underwriters' Exchange	Supt. of Insurance	Edmonton	Fire.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31st, 1928.

Name of Underwriters	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Britannic Underwriters of the Employers' Liability Assurance Corp., Ltd.	C. B. Carr	Calgary	Fire, Explosion, Auto, Sprinkler Leakage.
British & Canadian Underwriters of the Norwich Union Fire Insurance Co.	W. M. Elliott	Calgary	Fire.
British Empire Underwriters of the British American Assurance Co.	E. B. Allsopp	Edmonton	Fire, Auto, Explosion, Lightning, Sprinkler Leakage, Tornado, Burglary, Guarantee, Inland Transportation, Accident, Sickness, Inland Marine, Plate Glass, Use & Occupancy, Rent, Profit.
British Underwriters' Agency of the British Colonial Fire Insurance Co.	Dunham & Tod	Calgary	Fire, Sprinkler Leakage, Explosion, Tornado and Auto.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1928—Continued.

Name of Underwriters	Chief Agent of Attorney in Alberta	Address	Classes of Insurance
Canadian Hardware & Implement Underwriters of the Hardware Dealers' Mutual Fire Insurance Company	Jas. Kellas	Edmonton	Mutual Fire.
Canadian Underwriters of the Baloise Fire Insurance Company	J. R. Jamieson	Calgary	Fire.
Delaware Underwriters of the Westchester Fire Insurance Company	H. W. Allan	Calgary	Fire, Hail, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit.
Edinburgh Underwriters' Agency of the Scottish Union & National Insurance Co.	G. L. Peet	Calgary	Fire, Tornado, Sprinkler Leakage & Explosion.
Globe Underwriters' Agency of the Globe & Rutgers Fire Insurance Company	L. A. Weber	Edmonton	Fire.
Imperial Guarantee & Accident Underwriters of the Western Assurance Co. and the British American Insurance Co.	Chas. H. Beck	Edmonton	Accident, Sickness, Guarantee, Plate Glass, Auto, Fire, Marine, Burglary, Sprinkler Leakage, Lightning, Explosion, Inland Transportation, Use & Occupancy, Rent, Profit and Tornado.
London Underwriters of the London Assurance Company	Hornibrook, Whittemore & Allan	Calgary	Fire and Explosion.
Mercantile Fire & Marine Underwriters' Agency of American Central Insurance Co.	R. L. Green	Edmonton	Fire and Tornado.
Metropolitan Underwriters' Agency of Home Insurance Co. of New York.	H. A. Benjamin	Calgary	Fire, Auto, Burglary, Earthquake, Explosion, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Tornado, Weather.
Minnesota Underwriters of St. Paul Fire & Marine Insurance Company	E. B. Allsopp	Edmonton	Fire, Auto, Inland Transportation, Tornado, Explosion, Hail and Sprinkler Leakage.
Montreal Underwriters of the Insurance Co. of North America, National Liverpool Underwriters' Agency of the Liverpool, London & Globe Insurance Co.	H. V. Heal E. S. Buchan	Calgary Calgary	Fire and Auto.
Nova Scotia Fire Underwriters' Agency of the Home Insurance Company	J. O. Miller & Company	Calgary	Fire, Explosion, Tornado, Plate Glass, Sickness, Sprinkler Leakage, Auto, Accident, Burglary, Inland Transportation and Guarantee.
			Fire, Hail, Auto, Property Damage, Sprinkler Leakage, Burglary, Explosion, Tornado, Weather, Inland Transportation and Earthquake.

Protector Underwriters of the Phoenix Insurance Co. of Hartford	L. A. Weber	Edmonton	Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit.
Rochester Underwriters of the Great American Insurance Co. of New York	Hornibrook, Whittemore & Allan	Calgary	Fire, Hail, Tornado, Auto, Marine and Sprinkler Leakage.
United Assurance Underwriters' Agency of the Canadian Indemnity Co.	H. B. MacDonald	Calgary	Fire, Hail and Auto.
Winnipeg Fire Underwriters' Agency of the Home Insurance Co. of New York	J. O. Miller & Company	Calgary	Fire, Auto, Hail, Burglary, Explosion, Property, Damage, Sprinkler Leakage, Tornado, Weather, Inland Transportation and Earthquake.
Western Underwriters of the Canada Security Assurance Company	Wm. Elliott	Calgary	Fire, Hail, Auto, Explosion, Sprinkler Leakage, Tornado, Plate Glass and Inland Transportation.

ABSTRACT OF THE RETURNS OF LIFE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1928.

Name of Company	Premium	LOSSES			Insurance Written including Revived and Increased	Insurance at Risk
		Death Claims	Matured Endowments	Other Disbursements		
Canada Life Assurance Co.	\$ 675,542.00	\$ 173,740.51	\$ 26,860.58	\$ 223,478.18	\$ 4,395,029.00	\$ 23,612,229.00
Commercial Life Assurance Co.	137,778.27	29,500.00	Nil	5,803.75	1,778,888.00	6,115,081.00
Confederation Life Association	411,889.05	50,894.00	19,615.00	106,364.22	1,812,232.00	11,202,441.00
Continental Life Insurance Co.	135,506.53	22,685.12	3,000.00	20,068.33	1,163,960.00	4,465,451.00
Crown Life Insurance Co.	140,708.52	15,000.00	Nil	19,598.87	1,895,006.00	3,866,346.00
Dominion of Canada Guarantee & Accident Insurance Company	17,248.08	Nil	Nil	394.31	190,500.00	620,775.00
Dominion Life Assurance Company	263,096.73	18,671.00	6,000.00	59,974.74	1,851,696.00	9,367,257.00
T. Eaton Life Assurance Company	10,078.03	2,000.00	Nil	243.78	119,219.00	289,719.00
Empire Life Insurance Company	6,034.77	Nil	Nil	Nil	325,149.00	313,337.00
Excelsior Life Insurance Company	209,547.02	24,781.00	4,176.00	56,663.05	1,815,631.00	6,100,487.86
Great West Life Assurance Company	1,290,113.26	389,156.65	40,900.00	390,773.15	8,668,121.00	40,495,309.00
Imperial Life Assurance Co. of Canada	598,683.62	88,352.70	17,500.00	155,434.96	2,607,161.00	17,784,117.00
London Life Insurance Co.	394,712.68	100,317.50	8,476.13	58,396.41	5,253,266.00	13,333,715.00
London & Scottish Assurance Corporation Ltd.	24,817.16	36,295.00	10,235.61	7,114.64	38,092.74	891,504.58
Manufacturers' Life Insurance Co.	763,894.47	87,608.55	8,730.00	180,814.82	6,270,036.00	23,100,045.00
Metropolitan Life Insurance Co.	829,332.90	93,600.79	27,371.25	178,502.36	6,057,596.00	22,743,397.00
Monarch Life Assurance Co.	165,431.57	13,119.55	3,500.00	47,951.77	1,642,699.00	6,039,839.00
Montreal Life Insurance Co.	34,844.17	7,000.00	Nil	980.48	704,064.00	1,307,131.00
Mutual Life Insurance Company of New York	102,037.51	18,818.00	2,013.00	32,555.28	291,693.00	3,346,010.50
Mutual Life Assurance Co. of Canada	925,803.86	178,012.05	27,741.98	457,805.49	6,107,937.00	26,382,651.00
National Life Assurance Co. of Canada	85,391.77	35,000.00	11,500.00	23,392.20	856,732.00	3,063,342.00
New York Life Insurance Company	580,853.79	122,697.00	3,388.00	173,169.39	2,393,938.00	17,807,404.00
North American Life Assurance Company	613,712.54	77,001.90	11,507.00	149,071.39	3,749,566.00	17,901,786.00
Northern Life Assurance Co. of Canada	129,026.30	17,440.88	5,500.00	20,629.31	1,173,762.00	3,943,349.00
Ontario Equitable Life & Accident Insurance Company	90,567.48	13,000.00	Nil	14,118.58	1,022,320.00	3,214,570.00
Occidental Life Insurance Company	36,058.78	13,000.00	Nil	9,434.03	1,684,054.39	1,786,087.39
Phoenix Assurance Co., Ltd. of London, England	3,470.20	Nil	1,025.00	29.30	Nil	133,782.50
Prudential Insurance Company of America	649,587.08	80,517.78	2,155.22	77,952.65	4,786,961.00	20,306,053.00
Royal Insurance Company Limited	10,732.93	5,825.00	1,099.46	2,881.01	29,620.00	386,072.00
Saskatchewan Life Insurance Company	7,329.50	Nil	Nil	325.90	139,000.00	275,675.00
Sovereign Life Assurance Company of Canada	98,599.59	14,674.10	Nil	8,575.23	1,032,441.00	3,599,011.00
Standard Life Assurance Company	24,879.73	Nil	12,696.00	17,958.53	136,500.00	817,166.79
Sun Life Assurance Company of Canada	1,418,114.46	185,194.68	83,804.85	363,575.67	11,683,324.00	37,924,388.00
La Sauvegarde Life Insurance Company	9,316.87	Nil	6,000.00	6,000.00	216,220.00	248,220.00
Travelers' Insurance Company	164,717.60	64,134.46	1,183.09	13,922.50	1,459,131.00	6,562,280.00
Western Life Assurance Company	45,344.27	13,183.50	Nil	6,586.50	140,675.00	1,496,235.00
Western Empire Life Assurance Company	52,177.59	9,100.00	Nil	1,514.42	628,410.00	2,334,683.00
	\$ 11,206,980.68	\$ 1,800,321.72	\$ 339,978.17	\$ 2,893,064.80	\$ 84,110,630.13	\$343,376,947.62

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1928.

NAME OF COMPANY	Net Premium Written	Net Losses Incurred
The Acadia Fire Insurance Company -----	\$ 7,949.54	\$ 2,659.56
Aetna Insurance Company, Hartford, Conn.-----	53,817.78	59,920.83
Alliance Assurance Company, Limited -----	20,871.30	18,872.12
Alliance Insurance Company of Philadelphia --	9,448.33	1,000.63
The American Insurance Company -----	5,554.91	7,061.43
American Central Insurance Company-----	37,641.07	38,001.67
Anglo-Scottish General Commercial Ins. Co., Ltd.	16,729.39	10,764.35
Atlas Assurance Co., Ltd. -----	50,294.28	22,791.92
The Autocar Fire & Accident Ins. Co., Ltd.-----	3,585.72	2,263.47
Baloise Fire Insurance Co. -----	18,486.02	15,302.98
Bankers and Traders' Insurance Co., Ltd.-----	1,362.43	178.52
Beaver Fire Insurance Co. -----	4,552.55	1,187.73
Boston Insurance Co. -----	14,128.90	8,419.73
British Traders' Insurance Co., Ltd. -----	25,706.48	12,281.59
British American Assurance Co. -----	41,736.09	31,268.26
The British Canadian Insurance Co. -----	29,564.01	14,015.80
British Colonial Fire Insurance Co. -----	34,664.03	15,430.61
British Crown Assurance Corporation -----	42,337.94	22,485.79
The British & European Insurance Co., Ltd.-----	10,969.44	2,651.22
The British Empire Assurance Co. -----	25,789.40	4,126.14
The British General Ins. Co., Ltd. -----	13,858.39	6,341.42
The British Law Insurance Co., Ltd. -----	4,783.94	2,579.22
British Northwestern Fire Ins. Co. -----	18,975.78	8,324.90
British Oak Insurance Co., Ltd. -----	12,893.60	16,477.60
Caledonian-American Insurance Co.-----	4,615.32	3,666.06
Caledonian Insurance Co. -----	24,905.25	10,891.34
California Ins. Co. of San Francisco -----	25,938.91	36,911.49
Canadian Fire Insurance Co. -----	108,285.05	70,669.33
Canadian Indemnity Co. -----	41,094.44	27,701.94
Canada National Fire Insurance Co. -----	16,459.13	9,271.64
Central Canadian Insurance Co. -----	4,453.97	2,130.03
Canada Security Assurance Co -----	31,853.82	8,315.34
Canada Accident & Fire -----	22,088.90	6,842.15
Car & General Insurance Corporation, Ltd.-----	92,263.69	55,716.71
The Casualty Co. of Canada -----	3,403.05	572.72
The Central Insurance Co., Ltd. -----	33,434.29	13,574.34
Century Insurance Co., Ltd. -----	18,709.08	10,021.78
City of New York Insurance Co.-----	13,657.64	7,736.35
Citizens' Ins. Co. of Missouri -----	5,661.33	3,422.33
Columbia Insurance Co. -----	2,858.49	815.79
The Commercial Union Fire Ins. Co. of New York	5,864.61	1,882.12
Commercial Union Assurance Co., Ltd. -----	48,637.62	42,415.08
Connecticut Fire Insurance Co. -----	23,992.23	12,336.04
The Continental Insurance Co. of New York-----	27,962.88	14,253.41
The Cornhill Insurance Co., Ltd. -----	14,549.89	12,400.00
Dominion Fire Insurance Co. -----	23,667.26	7,884.72
Dominion of Canada Guarantee & Accident Ins. Co.	24,962.24	9,218.79
Eagle Star & British Dominion Ins. Co., Ltd.-----	54,852.61	32,998.42
The Employers' Liability Assurance Corp., Ltd --	37,727.56	12,269.59
Ensign Insurance Co. -----	5,746.10	1,087.40
Equitable Fire & Marine Insurance Co. -----	4,798.45	2,467.21
Essex & Suffolk Equitable Ins. Society, Ltd.-----	9,210.85	4,214.30
The Federated British Ins. Co., Ltd. -----	9,841.75	3,999.48
Fidelity Phenix Fire Ins. Co. of New York-----	33,527.10	11,171.89
Firemen's Insurance Co. of Newark, N.J.-----	13,325.42	12,281.20

NAME OF COMPANY	Net Premium Written	Net Losses Incurred
New York Underwriters' Insurance Co. -----	\$ 3,297.14	\$ 1,323.80
Newark Fire Insurance Co. -----	10,071.28	5,087.00
Niagara Fire Insurance Co. -----	31,876.68	20,841.08
North British & Mercantile Ins. Co., Ltd. -----	58,050.88	37,606.65
The North Empire Fire Ins. Co. -----	27,543.99	38,808.76
The North River Insurance Co. -----	18,180.03	9,877.52
The Northern Assurance Co., Ltd. -----	38,761.12	8,665.38
The North West Fire Insurance Co. -----	11,175.96	6,093.18
Northwestern Mutual Fire Association -----	77,727.50	25,645.08
Northwestern National Insurance Co. -----	35,410.98	30,730.06
Norwich Union Fire Ins. Society, Ltd. -----	65,324.92	38,789.79
The Occidental Fire Ins. Co. -----	38,888.17	19,370.84
The Ocean Accident & Guarantee Corp., Ltd. ----	43,928.12	33,319.51
The Pacific Coast Fire Ins. Co. -----	17,575.38	9,096.88
The Palatine Ins. Co., Ltd. -----	28,657.03	22,620.82
Patriotic Assurance Co., Ltd. -----	12,742.09	9,694.18
Pearl Assurance Co., Ltd. -----	3,101.89	Nil
The Phenix Fire Ins. Co. of Paris, France -----	16,193.18	8,304.90
The Phoenix Ins. Co. of Hartford -----	39,892.79	20,469.90
Phoenix Assurance Co., Ltd. of London, Eng. ----	47,961.39	18,937.78
The Pioneer Insurance Co. -----	42,889.57	18,550.03
Planet Assurance Co., Ltd. -----	12,207.38	5,706.60
Provincial Ins. Co., Ltd. of England -----	21,636.58	13,077.08
Providence Washington Ins. Co. -----	19,036.25	10,908.70
The Prudential Ins. Co., Ltd., of London, Eng. ---	15,859.92	8,006.32
Quebec Fire Assurance Co. -----	19,904.80	12,315.23
Queen Insurance Co. of America -----	35,966.38	19,047.62
Queensland Insurance Co., Ltd. -----	12,332.20	7,811.67
Railway Passengers' Assurance Co. -----	1,906.06	167.43
Reliance Insurance Co. of Canada -----	11,673.05	5,350.40
Retail Hardware Mutual Fire Ins. Co. -----	61,048.11	23,165.18
The Retail Lumbermen's Mutual Fire Ins. Co. ---	2,413.65	Nil
Royal Exchange Assurance Co. -----	57,853.65	36,712.13
Royal Insurance Co., Ltd. -----	98,321.75	64,448.21
Royal Scottish Insurance Co., Ltd. -----	10,836.12	6,966.03
St. Paul Fire & Marine Ins. Co. -----	31,728.45	24,649.87
Scottish Canadian Assurance Corp. -----	37,087.51	24,020.07
Scottish Metropolitan Assurance Co., Ltd. -----	12,811.19	5,756.24
Scottish Union & National Ins. Co. -----	19,630.58	10,223.10
The Sea Insurance Co., Ltd. -----	22,349.24	19,440.15
Security Insurance Co. of New Haven -----	8,564.38	14,913.82
Sentinel Fire Insurance Co. -----	828.02	550.00
Springfield Fire & Marine Ins. Co. -----	37,168.53	21,418.23
Stuyvesant Insurance Co. -----	14,380.85	26,033.44
Sun Insurance Office, Limited -----	51,663.65	63,634.76
The Saskatchewan Farmers' Mutual Fire Ins. Co. ---	10,114.48	2,230.50
Toronto Casualty Fire & Marine Ins. Co. -----	1,948.34	2,266.84
Union Assurance Society Ltd., of London, Eng. ---	30,951.41	26,736.02
Union Insurance Society of Canton, Ltd. -----	62,590.98	50,068.74
The Union Fire Insurance Co., Ltd., of Paris France -----	14,414.70	8,536.83
United British Insurance Co., Ltd. -----	7,818.44	3,526.34
United Mutual Fire Insurance Co. -----	7,149.60	294.08
United States Fire Insurance Co. -----	31,049.66	10,550.16
Universal Insurance Co. of Newark, N.Y. -----	2,334.11	19.03
The Wawanesa Mutual Ins. Co. -----	109,791.77	54,119.23
Westchester Fire Insurance Co. of N.Y. -----	40,421.99	21,363.91
Western Assurance Co. -----	32,595.35	16,754.95
The World Fire & Marine Insurance Co. -----	30,543.57	18,922.38
Yang-Tsze Insurance Association, Ltd. -----	15,326.60	17,132.35
The Yorkshire Insurance Co., Ltd. -----	34,640.19	28,553.95

NAME OF COMPANY	Net Premium Written	Net Losses Incurred
Fire Association of Philadelphia -----	\$ 32,501.62	\$ 25,320.59
Fire Insurance Co. of Canada -----	9,785.79	1,394.51
First American Fire Insurance Co. -----	10,223.84	5,271.59
Firemen's Fund Insurance Co. -----	11,999.53	6,582.68
The Franklin Fire Insurance Co. -----	49,206.68	12,354.27
The German Mutual Fire Ins. Co. -----	3,650.40	4,750.00
The General Accident Assurance Co. of Canada	20,491.89	8,262.87
General Accident Fire & Life Assurance Corp., Ltd.	27,525.04	14,177.52
General Insurance Company of America -----	7,777.44	2,022.98
The General Fire Ins. Co. of Paris, France -----	27,506.10	8,890.65
Girard Fire & Marine Insurance Co. -----	1,320.71	3,735.03
Glens Falls Insurance Co. -----	28,997.24	13,559.88
The Globe Indemnity Co. of Canada -----	17,266.78	4,981.41
Grain Insurance & Guarantee Co. -----	89,274.72	53,264.97
Globe & Rutgers Fire Insurance Co. -----	42,477.08	46,803.07
Great American Insurance Co. -----	53,067.73	40,526.38
Guardian Assurance Co., Ltd., of London, Eng --	51,672.40	26,090.46
Guardian Insurance Co. of Canada -----	18,048.44	7,174.24
German Mutual Fire Insurance Co. -----	3,650.40	4,750.00
The Halifax Fire Insurance Co. -----	5,636.25	Nil
Hardware Dealers' Mutual Fire Ins. Co. -----	61,048.11	23,165.18
Hartford Fire Insurance Co. -----	73,871.22	34,457.59
Home Insurance Co. of New York -----	266,292.49	124,020.93
Hudson Bay Insurance Co. -----	19,596.34	11,853.28
Imperial Assurance Co. -----	3,671.48	2,126.88
The Imperial Guarantee & Accident Insurance Co. of Canada -----	5,125.97	1,287.41
Imperial Insurance Office -----	24,676.26	24,061.21
Insurance Company of North America -----	42,631.87	14,474.42
The Ins. Co. of the State of Pennsylvania -----	25,239.76	11,032.85
The Laurentian Insurance Co. -----	3,582.74	2,517.50
Law Union & Rock Insurance Co., Ltd. -----	58,759.79	91,420.55
The Liverpool-Manitoba Assurance Co. -----	34,448.01	13,678.85
The Liverpool & London & Globe Ins. Co., Ltd. --	121,061.79	41,902.14
The Local Government Guarantee Society, Ltd. ---	22,806.48	15,715.11
The London Assurance Corporation -----	35,637.35	30,226.36
London-Canada Insurance Co. -----	14,185.55	9,945.08
London Guarantee & Accident Co., Ltd. -----	33,557.82	46,721.18
The London & Lancashire Ins. Co., Ltd. -----	97,751.50	77,793.58
The London & Lancashire Guarantee & Accident Co. of Canada -----	1,746.86	129.27
London & Scottish Assurance Corporation, Ltd. --	13,201.67	2,361.57
Maryland Insurance Co. -----	2,361.66	623.18
The Merchants' Marine Insurance Co., Ltd. -----	10,535.27	5,011.51
Mercantile Fire Insurance Co., Ltd. -----	16,280.30	9,145.85
Mercury Insurance Co. -----	4,123.23	1,399.79
Merchants' Fire Assurance Corporation of New York -----	8,045.91	9,191.20
Milk River Mutual Fire Insurance Co. -----	2,117.00	2,000.00
Mill Owners' Mutual Fire Insurance Co. -----	10,643.36	754.04
Minnesota Implement Insurance Co., Ltd. -----	61,048.11	23,165.18
The Motor Union Insurance Co., Ltd. -----	8,290.31	390.38
The Mount Royal Assurance Co. -----	20,078.32	11,353.73
Merchants & Traders' Assurance Co. -----	1,410.59	273.65
National Ben Franklin Fire Ins. Co. -----	25,463.21	29,122.14
National Fire Insurance Co. of Hartford -----	27,618.11	39,971.50
Nationale Fire Insurance Co. of Paris -----	14,005.03	3,900.62
National Provincial Insurance Co., Ltd. -----	15,857.06	612.69
National Union Fire Insurance Co. -----	1,486.09	1,877.80
New Hampshire Fire Insurance Co. -----	13,215.15	9,673.59
New Jersey Insurance Co. -----	5,692.12	4,954.35

RECIPROCAL OR INTER-INSURANCE EXCHANGES

NAME OF COMPANY	Net Premium Deposit	Net Loss Incurred
Affiliated Underwriters -----	\$ 7,307.29	\$ 101,854.12
The Epperson Underwriters -----	54.00	Nil
Individual Underwriters -----	3,600.18	379.85
Lumbermen's Underwriting Alliance -----	2,085.05	Nil
New York Reciprocal Underwriters -----	4,613.37	1,023.79
Retail Lumbermen's Inter-Insurance Exchange ---	10,006.25	Nil
The Sprinklered Risk Underwriters -----	660.69	Nil
Underwriters' Exchange -----	905.19	Nil
	<u>\$4,709,770.74</u>	<u>\$2,974,260.21</u>

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING BURGLARY, PLATE GLASS AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA.

Name of Company	BURGLARY		PLATE GLASS		MISCELLANEOUS	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
The Acadia Fire Insurance Company	.....	.....	.....	.....	10.71	Nil
Aetna Insurance Company of Hartford	.....	.....	.....	.....	\$ 1,740.08	\$ 208.05
Allian-e Assurance Company, Limited	383.21	Nil	622.38	181.25	931.47	Nil
The Alliance Insurance Company of Philadelphia	.....	.....	.....	.....	946.25	120.66
American Central Insurance Company	.....	.....	.....	.....	Nil	2.30
Automobile Insurance Company of Hartford	.....	.....	.....	.....	267.82	411.25
The Boiler Inspection & Insurance Co. of Canada	.....	.....	.....	.....	7,259.75	478.58
British America Assurance Company	127.88	\$ *12.50	474.08	289.12	480.72	223.16
The British Canadian Insurance Company	31.60	Nil	353.42	33.97	96.46	Nil
British Empire Assurance Company	.....	.....	.....	.....	23.90	Nil
Canadian General Insurance Company	.....	.....	71.34	18.45	71.80	Nil
The Canadian Fire Insurance Company	.....	.....	1,109.97	682.18	.....	.....
The Canadian Indemnity Company	3,551.79	2,509.13	666.14	206.61	2,817.69	504.66
Canada Security Assurance Co.	.....	.....	207.72	Nil	.....	.....
The Canadian Surety Company	625.21	85.00	387.93	104.80	.....	.....
Canada Accident and Fire Assurance Company	553.45	136.14	416.27	162.64	.....	.....
The Casualty Company of Canada	291.43	Nil	2,435.03	1,343.73	.....	.....
Columbia Insurance Company	.....	.....	.....	.....	3.22	Nil
Commercial Union Assurance Co. Limited of London, England	.....	.....	.....	.....	.....	.....
Connecticut Fire Insurance Company	.....	.....	659.06	75.16	8.40	Nil
Continental Casualty Company	.....	.....	.....	.....	*15.17	Nil
The Continental Insurance Company	.....	.....	302.94	40.30	.....	.....
The Dominion of Canada Guarantee & Accident Insurance Company	.....	.....	.....	.....	243.91	*75.00
Eagle Star and British Dominions Insurance Corporation Limited	1,109.71	Nil	2,392.35	1,088.35	29.00	Nil
The Employers' Liability Assurance Corporation	.....	.....	506.82	672.54	.....	.....
Equitable Fire and Marine Insurance Company	1,222.30	34.35	1,781.32	781.67	.....	.....
Fidelity Insurance Company of Canada	.....	.....	.....	.....	*3.03	Nil
Fidelity Phenix Fire Insurance Company of New York	590.15	Nil	1,782.60	324.62	205.92	*51.03
Fire Association of Philadelphia	.....	.....	.....	.....	7.79	Nil
First American Fire Insurance Company	.....	.....	.....	.....	52.02	Nil
The Franklin Fire Insurance Company	.....	.....	.....	.....	64.00	Nil
The General Accident Assurance Company of Canada	1,469.68	125.00	4,728.79	1,454.31	2,718.68	*100.83
The General Casualty Insurance Company of Paris, France	68.50	Nil	34.37	Nil	.....	.....
General Accident Fire and Life Assurance Corporation Limited	81.63	Nil	348.48	105.03	105.54	662.37

Name of Company	BURGLARY		PLATE GLASS		MISCELLANEOUS	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
The Glens Falls Insurance Co.	\$ 309.84	\$ 64.94	\$ 1,358.43	\$ 412.86	\$ 37.72	Nil
The Globe Indemnity Company of Canada	5,076.55	33.00			13,127.77	3,517.33
The Globe and Rutgers Fire Insurance Co.					15.00	3,498.39
Great American Insurance Company					344.22	36.50
The Guardian Insurance Company of Canada			1,000.17	409.52		
Hartford Accident & Indemnity Company			40.53	Nil		
Hartford Fire Insurance Company					2,145.66	20.14
Hartford Live Stock Insurance Company					1,934.37	3,000.00
The Home Insurance Company					2,516.13	1,000.00
Imperial Assurance Company					3.68	Nil
The Imperial Guarantee & Accident Insurance Co. of Canada	103.50	Nil	1,394.33	Nil	8.85	Nil
Indemnity Insurance Company of North America	73.44	Nil	351.38	179.32	1,711.21	504.87
The Insurance Co. of North America					31.45	11.92
The Law Union & Rock Insurance Co., Ltd.	79.03	Nil	2.00	Nil		
The Liverpool & London & Globe Insurance Co., Ltd.	118.39	Nil	65.80	Nil		
London Guarantee & Accident Company Ltd.	66.91	Nil	409.40	344.99		Nil
London & Lancashire Guarantee & Accident Company of Canada	141.25	Nil	3,807.28	1,510.71	25.00	
London & Scottish Assurance Corporation Ltd.	15.58	Nil	478.35	166.00		
Lumbermen's Mutual Casualty Company			87.27	Nil		
Marine Insurance Company, Limited	533.52	257.78	13.66	73.97	425.24	54.95
Maryland Insurance Company					1,420.20	416.45
National Fire Insurance Company of Hartford					12.00	Nil
National Provincial Insurance Company, Limited			60.64	86.04	321.07	Nil
National Surety Glass Ins. Co., Ltd.	492.67	30.50			2,032.60	549.12
New York Casualty Company						
New York Underwriters' Insurance Company			1,375.91	817.95		
North British & Mercantile Insurance Co., Limited			2,084.29	213.13		
The Northern Assurance Company, Limited	126.69	Nil	272.45	30.55	142.05	Nil
Northwestern National Insurance Company	153.17	15.87	1,367.92	528.33	263.62	Nil
Norwich Union Fire Insurance Society Limited					46.50	Nil
The Occidental Fire Insurance Company	106.64	15.90	1,310.35	842.63	232.11	5.00
The Ocean Accident & Guarantee Corporation Limited	80.00	Nil	33.02	Nil	71.00	Nil
Phoenix Insurance Company	938.05	153.50	5,786.22	1,734.58	1,944.83	Nil
Railway Passengers' Assurance Company					*25.14	Nil
Reliance Insurance Company					57.36	Nil
Royal Insurance Company, Limited	470.57	20.00	2,719.89	681.25	87.50	25.00
St. Paul Fire & Marine Insurance Company	89.35	Nil	346.67	26.92	22.50	Nil
Scottish Metropolitan Assurance Co., Ltd.					150.50	869.90
					9,773.06	*77.02
					7.07	

Name of Company	BURGLARY		PLATE GLASS		MISCELLANEOUS	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
Security Insurance Co. of New Haven, Conn.	.....	.....	.....	.....	12.00	Nil
Springfield Fire & Marine Insurance Co.	.....	.....	.....	.....	77.35	Nil
Sun Insurance Office Limited	.....	.....	94.18	.....	95.66	Nil
The Travelers' Indemnity Company	150.84	.....	10.36	Nil	.....	.....
Union Assurance Society of London, England	55.22	.....	66.89	Nil	.....	.....
Union Assurance Society of Canton, Limited	.....	.....	.....	.....	869.79	Nil
United States Fidelity & Guarantee Company	1,295.26	308.10	645.91	206.95	1,290.83	301.18
United States Fire Insurance Co.	.....	.....	1,191.77	628.86	695.28	92.50
The Yorkshire Insurance Co. Ltd.	71.66	Nil	.....	.....	Nil	.....
Zurich General Accident & Liability Insurance Co., Ltd.	.....	.....	418.70	223.80	.....	.....
Westchester Fire Insurance Co.	362.55	195.25	.....	.....	*40.00	Nil
Western Assurance Company	*37.13	Nil	*169.61	*.92	18.46	Nil
The World Fire & Marine Insurance Co.	.....	.....	.....	.....	426.73	195.62
	\$20,979.99	\$ 3,971.96	\$44,529.26	\$15,884.02	\$60,326.19	\$16,348.02

*Indicates red ink figures.

ABSTRACT OF THE RETURNS OF HAIL INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1928.

Name of Company	Premium	Losses Incurred
The Acadia Fire Insurance Company-----\$	41,485.13	\$ 45,994.45
Aetna Insurance Company, Hartford, Conn.-----	72,848.09	64,481.48
Alliance Assurance Company, Limited -----	8,271.06	12,559.79
Bee Hail Insurance Co. of Paris -----	49,171.37	68,242.74
British Traders' Insurance Co., Ltd. -----	16,784.55	18,798.49
British Crown Assurance Corporation -----	72,730.02	92,227.10
Canadian Indemnity Co. -----	313,204.83	399,639.77
Canada Security Assurance Co. -----	40,610.24	42,978.38
Car and General Insurance Corporation, Ltd.-----	144,787.22	167,991.40
Citizens' Ins. Co. of Missouri -----	68,985.39	80,379.10
Connecticut Fire Insurance Co. -----	57,561.40	73,157.32
Eagle Star & British Dominions Ins. Co., Ltd.-----	66,513.59	65,417.05
The Employers' Liability Assurance Corp., Ltd.---	269,921.47	369,959.64
Equitable Fire & Marine Insurance Co. -----	6,715.50	8,535.01
Farmers' Fire & Hail Insurance Company -----	80,281.99	98,266.27
The Franklin Fire Insurance Co. -----	60,705.14	79,035.84
The General Accident Assurance Co. of Canada---	20,554.48	14,161.32
General Accident, Fire & Life Assurance Corp., Ltd.	21,467.40	19,789.21
The General Casualty Ins. Co. of Paris, France---	8,104.72	10,053.49
Glens Falls Insurance Co. -----	71,951.77	95,222.74
Great American Insurance Co. -----	136,301.22	161,053.80
Hartford Fire Insurance Co. -----	162,969.57	199,831.02
Home Insurance Co. of New York -----	360,434.60	598,231.01
Indemnity Insurance Co. of North America-----		
Insurance Company of North America -----	146,799.63	160,612.04
London Guarantee & Accident Co., Ltd. -----	58,872.20	72,813.45
London & Scottish Assurance Corporation, Ltd.---	12,396.70	13,603.58
Maryland Insurance Co. -----	28,109.95	51,140.87
Merchants' Fire Assurance Corporation of New York -----	35,915.43	49,232.23
New York Underwriters' Insurance Co.-----	827.10	1,470.23
Niagara Fire Insurance Co. -----	81,080.15	100,333.48
Phoenix Assurance Co., Ltd., of London, Eng.-----	41,485.12	45,994.45
Phoenix Insurance Company -----	79,626.62	101,200.94
Royal Exchange Assurance Co. -----	39,173.76	49,211.49
St. Paul Fire & Marine Ins. Co. -----	31,101.73	47,148.82
Scottish Canadian Assurance Corporation-----	31,101.78	32,339.62
Security Insurance Co. of New Haven -----	6,476.48	9,048.49
Springfield Fire & Marine Ins. Co.-----	146,799.61	161,908.84
Union Insurance Society of Canton, Ltd.-----	62,490.07	92,944.70
Westchester Fire Insurance Co. of N.Y.-----	71,951.77	91,446.65
The World Fire & Marine Insurance Co. -----	74,089.68	97,633.75
	<u>\$3,100,658.47</u>	<u>\$3,970,090.05</u>

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1928.

Name of Company	Premiums	Losses Incurred
Aetna Insurance Co. of Hartford -----	\$ 507.19	\$ 2,428.69
Alliance Insurance Company of Philadelphia ----	259.28	531.47
Alliance Assurance Co., Ltd. -----	741.19	107.50
The American Insurance Company -----	650.26	212.00
American Central Insurance Company -----	* 42.73	30.00
The Autocar Fire & Accident Ins. Co., Ltd.-----	433.35	160.48
British Traders' Insurance Co., Ltd. -----	20,748.48	20,495.92
British America Assurance Co. -----	10,496.87	4,805.65
The British Canadian Insurance Co. -----	1,677.13	9,566.42
British Colonial Fire Insurance Co. -----	724.73	555.38
British Crown Assurance Corporation -----	5,630.73	4,861.01
The British Empire Assurance Co. -----	1,976.30	28.80
The British General Ins. Co., Ltd. -----	1,393.05	1,161.62
Canadian Fire Insurance Co. -----	16,233.06	11,507.73
Canadian General Insurance Co. -----	187.45	Nil
Canadian Indemnity Co. -----	49,828.71	25,603.26
Canada Security Assurance Co. -----	3,376.15	2,277.65
Canadian Surety Company -----	2,731.65	1,144.28
Canada Accident and Fire -----	5,356.40	2,249.90
Car & General Insurance Corporation, Ltd. -----	4,370.63	1,094.60
The Casualty Co. of Canada -----	2,594.88	250.93
The Central Insurance Co., Ltd. -----	240.03	208.20
Central Canadian Insurance Co. -----	8,925.83	2,599.17
Commercial Union Assurance Co., Ltd. -----	3,135.97	1,653.74
Continental Casualty Co. -----	4,178.13	1,016.65
The Continental Insurance Co. of New York-----	18.30	Nil
The Cornhill Insurance Co., Ltd.-----	5,229.05	4,957.55
Dominion of Canada Guarantee & Accident Ins. Co.	16,670.61	9,361.03
Eagle Star & British Dominions Ins. Co., Ltd.-----	1,442.50	2,487.55
The Employers' Liability Assurance Corp., Ltd.---	16,434.36	6,432.41
Fidelity Insurance Co. of Canada -----	68,839.76	26,003.72
Fire Association of Philadelphia -----	1,113.92	443.76
The Franklin Fire Insurance Co. -----	1,971.53	1,961.45
The General Accident Assurance Co. of Canada	36,819.38	17,399.77
General Accident Fire & Life Assurance Corp., Ltd.	4,989.65	3,012.75
The General Casualty Ins. Co. of Paris, France---	801.58	23.50
General Exchange Insurance Corporation -----	48,835.80	25,232.06
General Insurance Company of America -----	557.39	Nil
The Globe & Rutgers' Fire Ins. Co. -----	12,685.19	3,428.75
The Globe Indemnity Co. of Canada -----	6,100.07	5,540.22
Great American Insurance Co. -----	816.90	160.10
Guardian Insurance Co. of Canada -----	8,109.55	3,515.16
Hardware Dealers' Mutual Fire Ins. Co. -----	146.32	Nil
Hartford Accident & Indemnity Co.-----	301.78	Nil
Hartford Fire Insurance Co. -----	217.85	Nil
Home Insurance Co. of New York -----	17,228.90	15,480.04
Home Assurance Co. of Canada -----	9,664.94	4,792.98
The Imperial Guarantee & Accident Ins. Co. of Canada -----	2,724.27	558.65
Imperial Insurance Office -----	1,488.97	763.48
Indemnity Insurance Co. of North America ----	1,604.00	1,084.65
Insurance Company of North America -----	2,138.35	2,866.84
Law Union & Rock Insurance Co., Ltd. -----	1,343.36	893.78
The Liverpool-Manitoba Assurance Co. -----	668.49	12.50
The Liverpool & London & Globe Ins. Co., Ltd.---	7,227.33	2,354.75
London-Canada Insurance Co. -----	4,271.80	2,170.16

Name of Company	Premiums	Losses Incurred
London Guarantee & Accident Co., Ltd. -----	\$ 5,294.40	\$ 5,234.57
The London & Lancashire Ins. Co., Ltd. -----	99.35	4.05
The London & Lancashire Guarantee & Accident Co. of Canada -----	2,951.28	1,130.74
London & Scottish Assurance Corporation, Ltd. ---	563.96	Nil
Lumbermen's Mutual Casualty Co. -----	289.67	100.00
The Marine Insurance Co., Ltd. -----	742.64	200.19
Maryland Casualty Co. -----	134.72	Nil
Merchants' Casualty Insurance Co. -----	9,304.26	5,149.13
The Merchants' Marine Insurance Co., Ltd. -----	218.72	Nil
Mercury Insurance Co. -----	76.82	Nil
Minnesota Implement Mutual Fire Ins. Co. -----	146.32	Nil
The Motor Union Insurance Co., Ltd. -----	3,027.99	*2,613.81
The Mount Royal Assurance Co. -----	3,385.77	5,062.85
Merchants & Traders' Assurance Co. -----	9,983.30	5,970.50
National Ben Franklin Fire Ins. Co. -----	427.77	1,815.19
New Jersey Insurance Co. -----	38,517.41	29,195.64
New York Casualty Co. -----	717.34	382.14
New York Underwriters' Insurance Co. -----	3.06	Nil
Newark Fire Insurance Co. -----	92.00	121.75
North British & Mercantile Ins. Co., Ltd. -----	1,182.58	81.96
The Northern Assurance Co., Ltd. -----	5,523.05	1,612.38
Northwestern Mutual Fire Association -----	1,072.44	213.74
Northwestern National Insurance Co. -----	3,180.62	1,430.97
Norwich Union Fire Ins. Society, Ltd. -----	4,353.88	25.92
The Occidental Fire Ins. Co. -----	905.95	2,416.85
The Ocean Accident & Guarantee Corp., Ltd. ---	22,633.20	11,277.91
The Pacific Coast Fire Ins. Co. -----	6,080.32	1,490.50
The Palatine Ins. Co., Ltd. -----	760.36	688.64
Phoenix Assurance Co., Ltd., of London, Eng. ---	610.41	123.60
The Preferred Accident Ins. Co. of New York ---	4,903.14	70.07
Provincial Ins. Co., Ltd., of England -----	1,511.52	713.29
Queen Insurance Co. of America -----	476.00	Nil
Queensland Insurance Co., Ltd. -----	582.26	194.07
Railway Passengers' Assurance Co. -----	6,269.95	6,781.14
Retail Hardware Mutual Fire Ins. Co. -----	146.32	Nil
Royal Exchange Assurance Co. -----	552.77	20.30
Royal Insurance Co., Ltd. -----	6,517.00	2,850.21
St. Paul Fire & Marine Ins. Co. -----	4,013.56	2,044.07
St. Paul Mercury Indemnity Co. -----	440.28	Nil
Scottish Metropolitan Assurance Co., Ltd. -----	956.81	283.10
Security Insurance Co. of New Haven -----	1,046.50	823.00
Springfield Fire & Marine Ins. Co. -----	564.98	Nil
Sun Insurance Office, Limited -----	299.35	12.75
Toronto Casualty Fire & Marine Ins. Co. -----	18,167.93	10,276.96
The Travellers' Indemnity Co. -----	2,816.05	2,351.42
Union Assurance Society, Ltd., of London, Eng. ---	1,800.57	*5,356.78
Union Insurance Society of Canton, Ltd. -----	32,859.30	13,927.31
United British Insurance Co., Ltd. -----	469.97	Nil
United States Fire Insurance Co. -----	16,801.02	13,996.99
United States Fidelity & Guarantee Co. -----	4,197.60	3,416.92
Western Assurance Co. -----	2,648.35	633.13
The World Fire & Marine Insurance Co. -----	280.00	117.25
The Yorkshire Insurance Co., Ltd. -----	6,357.25	5,110.86
Zurich General Accident & Liability Insurance Co., Ltd. -----	10,493.21	6,261.80
	<u>\$674,267.90</u>	<u>\$371,731.93</u>

*Indicates red ink figures.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA

Name of Company	ACCIDENT		SICKNESS		LIABILITY		GUARANTEE	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Alliance Assurance Company, Limited	\$ 541.43	\$ 210.41	\$ 490.09	\$ 181.66	\$ 835.79	\$ 364.50	\$ 576.74	Nil
British America Assurance Company	1,222.48	949.53	604.24	252.81	1,905.24	607.15	566.98	\$ 252.12
The British Canadian Insurance Company	195.70	15.00	147.60	85.71	973.06	Nil	153.75	Nil
British Empire Assurance Company	70.87	Nil	21.96	Nil	2,843.95	157.20	31,119.10	3,652.85
The Canadian Indemnity Company	8.33	Nil	951.07	1,594.91	283.07	Nil	5,734.98	152.53
The Canadian Surety Company	5,687.45	3,428.48	Comb	ined	591.61	758.10	6,792.41	2,489.53
Canada Accident and Fire Assurance Company	2,926.69	1,731.68	6,353.60	1,375.57	432.41	Nil	24.74	Nil
Car and General Insurance Corporation Limited	9,736.26	1,104.15			26.83	Nil		
The Casualty Company of Canada								
Commercial Union Assurance Co., Limited, of London								
England								
Continental Casualty Company	227.22	Nil	40.87	50.00	381.76	366.23		
The Dominion of Canada Guarantee & Accident Insurance Company	49,031.28	12,892.00	48,864.80	1,391.11				
The Employers' Liability Assurance Corporation Limited	24,311.53	4,189.71	17,226.59	9,275.25	870.83	71.91	1,823.73	Nil
Fidelity Insurance Company of Canada	3,461.41	5,336.63	2,902.85	482.77	3,324.48	*446.89	8,243.49	576.19
The Fidelity Accident Assurance Company of Canada	648.33	333.20	497.15	39.73	3,282.48	Nil	5,963.32	8,785.06
The General Accident Insurance Company of Canada	7,563.59	2,967.98	5,563.95	1,442.20	3,029.27	3,885.46	14,341.39	*750.22
	9,554.70	6,112.02	Comb	ined				
The General Casualty Insurance Company of Paris, France	284.66	Nil	222.57	Nil	100.00	Nil		
General Accident Fire & Life Assurance Corporation Limited	38.41	Nil	28.94	Nil	373.62	Nil		
The Globe Indemnity Company of Canada	9,779.35	4,777.09	6,966.21	2,812.73	1,477.07	563.80	550.85	*1,232.84
The Guardian Insurance Company of Canada	697.25	140.00	435.17	Nil	*66.91	Nil	1,349.00	157.53
The Guarantee Company of North America							601.80	280.03
Hartford Accident & Indemnity Company					110.17	Nil		
The Imperial Guarantee & Accident Insurance Co. of Canada								
Imperial Insurance Office	9,075.62	658.75	4,497.13	1,148.64	205.52	Nil	3,067.88	*200.00
Indemnity Insurance Company of North America							15.62	Nil
Law Union & Rock Insurance Co., Ltd.	435.00	Nil	165.00	Nil	839.17	15.00		
The Liverpool & London & Globe Insurance Co., Ltd.	60.08	44.71	60.08	50.00			20.00	Nil
London Guarantee & Accident Company, Ltd.	1,353.28	649.28	861.26	588.65	189.66	47.50	*16.36	Nil
London Guarantee & Accident Company, Ltd.	3,232.77	5,661.85	Comb	ined	686.00	1,063.00	6,391.89	*194.74
The London & Lancashire Guarantee & Accident Company of Canada	1,267.49	*242.33	912.55	178.57	426.91	Nil	1,129.80	Nil

Name of Company	ACCIDENT		SICKNESS		LIABILITY		GUARANTEE	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
London & Scottish Assurance Corporation Ltd.	57.04	*250.00	42.50	Nil				
Loyal Protective Insurance Company	29,172.44	15,938.48	Comb	ined			823.28	28.92
Maryland Casualty Insurance Company	1,022.74	166.43	1,017.75	1,540.55	260.16	Nil		
Merchants' Casualty Insurance Company	18,254.76	9,579.34	Comb	ined				
Metropolitan Life Insurance Company	5,946.40	3,750.86	Comb	ined				
The Motor Union Insurance Company Limited	65.00	Nil			409.50	Nil	8,384.01	4,845.39
National Surety Company								
North British & Mercantile Insurance Co., Ltd.	633.25	71.12	197.90	695.37	1,080.71	210.00	179.36	Nil
The Northern Assurance Company, Limited	642.66	62.98	563.61	353.25	462.02	Nil	180.48	Nil
Norwich Union Fire Insurance Society Limited	1,494.20	184.50	506.12	631.79	1,530.58	429.27	613.32	*2,404.39
The Occidental Fire Insurance Company	38.25	Nil	47.10	Nil				
The Ocean Accident & Guarantee Corporation Limited	8,747.84	1,321.03	3,527.35	1,474.17	7,336.03	1,732.33		Nil
The Preferred Accident Insurance Co. of New York	122.26	Nil						
The Protective Association of Canada	19,947.37	13,043.04						
The Prudential Assurance Co. of London, England								
Railway Passengers' Assurance Company	923.93	Nil	492.50	*44.00	4,446.83		91.88	Nil
Royal Exchange Assurance	1,126.36	166.61			40.00	531.43	7,275.75	3,024.28
Royal Insurance Company, Limited	295.62	63.25	176.50	300.00	31.26	30.00	102.50	Nil
Scottish Metropolitan Assurance Company, Limited	682.90	281.66	1,019.76	155.48		Nil	558.80	Nil
Sun Insurance Office Limited	95.59	Nil	64.35	20.00			41.25	*141.55
The Travelers' Insurance Co.	22,803.04	9,608.00	7,762.51	5,080.87	73.81	Nil		
Union Assurance Society Limited of London, England.	310.24	14.16	157.04	Nil	32.04	Nil		
Union Insurance Society of Canton, Limited	13,698.64	3,413.83	16,792.86	6,824.41	203.00	4,015.00		
United States Fidelity & Guarantee Company	1,028.14	Nil	577.31	Nil	2,296.87	1,717.15	19,516.90	2,939.51
The Yorkshire Insurance Co., Ltd.	4,331.38	3,369.50	Comb	ined	1,223.01	*16.38	168.30	Nil
Zurich General Accident & Liability Insurance Co., Ltd.	219.75	Nil			639.15	Nil		
Western Assurance Company	832.60	812.88	302.20	252.82	246.71	*14.00	138.66	252.13
The Western Casualty Co. of Colorado	3,271.70	978.60	Comb	ined				
	\$277,175.28	\$113,452.00	\$131,080.67	\$38,235.02	\$49,448.67	\$16,087.76	\$127,581.32	\$22,512.33

*Indicates red ink figures.

FRATERNAL SOCIETIES, 1928.

Name of Society	Chief Agent or Attorney In Alberta	Total Assets	Total Liabilities	Total Receipts	Total Expense	Total Members	Members in Alberta	Total Risk in Alberta	Total Amount of Benefits Paid in 1928 in Alberta
Alliance Nationale	A. Baril, Edmonton	\$ 9,865,975.20	\$ 88,479.21	\$ 1,545,396.59	\$ 1,086,309.83	38,975	44	\$ 49,720.31	Nil
Brotherhood of American Yeomen	R. F. Bayley, Edmonton	16,855,734.58	273,468.72	6,530,400.81	3,819,095.20	157,366	162	204,610.56	2,500.00
Canadian Order of Chosen Friends	G. Ingram, Edmonton	2,045,397.51	58,459.66	573,167.53	359,065.68	14,323	74	72,500.00	1,500.00
Canadian Order of Foresters	H. B. Speer, Edmonton	12,377,286.45	302,972.32	1,931,149.24	1,248,252.72	50,546	824	886,256.00	11,000.00
Canadian Mutual Benefit Association	(Business of Society re-insured by Occidental Life Insurance Company.)	1,786,223.13	26,875.29	132,205.64	150,011.20	5,628	33	40,250.00	1,000.00
Canadian Woodmen of the World	W. R. Wilkinson, Edmonton								
Grande Orange Lodge of British America	Robt. White, Edmonton	858,962.85	23,835.86	106,804.65	80,191.75	3,312	206	295,550.00	Nil
Grand Lodge of the Ancient Order of United Workmen of the Canadian North West	W. R. Wright, Calgary	945,135.00	14,677.00	204,337.00	189,878.00	1,658	175	286,043.00	3,000.00
Grand Council of Catholic Mutual Benefit Association of Canada	E. M. McCormick, Calgary	1,472,458.83	28,987.37	246,574.83	238,060.53	5,548	50	58,007.64	5,100.00
Independent Order of Foresters	F. W. Abbott, Edmonton	39,496,736.50	1,580,635.20	5,586,206.32	4,473,767.38	144,962	645	792,305.00	11,500.00
Independent Order of Oddfellows Manchester Unity Manitoba and North West District	G. W. Potter, Edmonton	39,250.23	Nil	3,675.37	2,424.96	612	124		787.30
Knights of Columbus	W. A. Wells, Edmonton	29,316,523.92	322,481.17	5,347,133.78	3,925,444.93	243,473	421	625,788.00	2,000.00
Oddfellows Relief Assoc. of Canada	A. E. May, Edmonton	4,418,624.11	30,930.00	778,885.30	489,276.48	17,897	1,639	2,006,672.50	16,840.00
Order of United Commercial Travellers of America	S. S. Savage, Calgary	2,103,977.88	294,050.63	1,286,834.00	1,170,066.60	110,928	710	3,550,000.00	20,000.00
Societe des Artisans Canadiens Francais	A. Baril, Edmonton	10,948,622.99	119,251.62	1,155,708.48	969,871.85	60,275	58	55,288.00	1,000.00
Supreme Lodge Knights of Pythias	C. F. P. Conybeare, Lethbridge	23,196,933.49	672,983.24	4,695,685.47	3,582,174.99	87,611	143	173,625.00	1,000.00
Sons of Norway	O. C. Bones, Edmonton	1,359,275.84	10,832.24	263,506.17	161,657.29	11,040	30	49,000.00	Nil
Women's Benefit Association	Mrs. Margaret Fraser, Edmonton	26,547,079.52	384,362.50	5,175,639.78	2,705,992.70	216,296	162	145,010.00	500.00
Workmen's Circle	H. Hiller, Edmonton	4,768,665.99	95,202.52	1,402,749.64	923,534.82	76,228	2	8,300.00	400.00

GOVERNMENT OF THE PROVINCE OF ALBERTA

OFFICE OF THE FIRE COMMISSIONER

PROVINCE OF ALBERTA,
TREASURY DEPARTMENT,

EDMONTON, April 30th, 1929.

TO THE HONOURABLE R. G. REID,

Provincial Treasurer of Alberta,

EDMONTON, ALBERTA.

SIR,—I have the honour to submit herewith the Ninth Annual Report of the operations of the Office of the Fire Commissioner. This covers the period from January 1st, to December 31st, 1928, and is in accordance with Section 35 of Chapter 34 of the Statutes of Alberta, 1926, being an Act to Provide for the Prevention and Suppression of Fires.

The statistics contained in the report indicate the fire loss in the Province to be increasing. This is due to several large conflagrations rather than to an increasing number of small fires.

During the year 1928 there were reported to the Office of the Fire Commissioner by the fire insurance companies, adjusters of fire losses, local assistants and insured persons sustaining losses, 2,351 fires, indicating a total loss to property of \$3,559,637.68. To this has been added an estimated amount representing five per cent of the total, covering uninsured losses not reported, making an estimated total of 2,468 fires and a loss to buildings and contents of \$3,737,619.56. This is an increase over the previous year's loss of 623 fires and an increase in damage to property of \$1,398,841.64. Over \$577,000.00 may be attributed to nine fires, eight of which occurred in Edmonton, as follows:

Revillon Wholesale Limited	\$ 61,204.00
J. H. Ashdown Hardware Limited	48,687.00
Northern Hardware Company	54,510.00
Gaults (Alberta) Limited	60,258.00
Brody's Limited (two fires)	155,669.00
Western Grocers Limited	59,223.00
Blue Ribbon Limited	24,753.00

and one in Calgary.

The Alberta Wood Preserving Company	113,391.00
---	------------

Several of these fires were, of course, responsible for damage to other occupancies, occasioned by exposure, thereby increasing the total loss considerably.

As in former years, carelessness is again the outstanding factor in the causes of the fires, despite public warnings given repeatedly by this office. The causes of the conflagrations as shown in table 4 indicate that had ordinary precautions against fire been taken, probably 75% of the fires reported would never have occurred. Of the total

fires reported, 978 are dwelling fires and 38 apartments. Carelessness in doing the ordinary things about the house is the principal cause of this large number of dwelling fires.

An analysis of the causes of the fires shows that for the most part they come under several headings, viz.: Heating, Matches, Smoking, Lighting, Lightning, Gasoline, Coal Oil, Spontaneous Ignition, and Incendiarism. A brief mention of each may not be out of place.

HEATING.

Under this heading may be included defective chimneys and fire-places, over-heated stove pipes and furnaces, lighting fires with gasoline and coal oil, clothing near fires, hot ashes, etc. Chimney fires, unfortunately prevalent during the winter months, sometimes occur without serious consequences where chimneys are properly constructed with substantial walls and suitable flue linings and where roofs are of the fire retarding type. Fires in old unlined chimneys, especially in houses with wooden shingle roofs, often result in the burning of the building if not properly extinguished. If stove and furnace pipes and heating apparatus are in close proximity to wooden partitions, ceiling partitions or other inflammable material a fire is almost sure to follow. Floors underneath, and surrounding stoves or kitchen ranges, if burning coal, should be protected with a metal plate to protect the floor from live coals. Flue holes not in use should be covered with tight fitting metal caps. Wooden partitions or other combustible material near stoves or pipes should be covered with asbestos. A space of at least two inches should be left between the asbestos or other material and the woodwork. Where stove pipes run through floors or walls they should be protected by masonry or with metal ventilated collars in order to leave an air space between the pipe and the wood, lath and plaster, through which the pipe passes. Ashes from furnaces or stoves should be deposited in metal receptacles.

MATCHES—SMOKING

Children playing with matches, and careless smokers, are two of the principal causes included under this heading. 165 fires were caused last year by the careless use of matches or by throwing away smoldering cigarettes and cigar butts. In addition many undetermined fires were probably caused in this same manner, including a large proportion of prairie and bush fires. Children playing with matches is an all too frequent cause of fire, particularly deplorable because of the large number of children annually burned to death or maimed for life. Despite repeated warning as to the danger of allowing children to play with matches, the fires and casualties from this cause continue.

LIGHTING.

Artificial lighting of buildings being a necessity one or more of the following methods are to be found in use: (1) Electricity, (2) Gas, (3) Acetylene gas, (4) Compressed or Liquid gases, (5) Kerosene, (6) Gasoline vapor, (7) Candles, Lanterns and Torches. The lighting feature is one of the common fire hazards, kerosene and gasoline

lamps being the most dangerous with candles and torches coming second. It is, however, possible to install and maintain these various lighting systems so as to satisfy the requirements of reasonable safety. In respect to electrical installations, the Canadian Electrical Code is the recognized authority in relation to fire hazard. On several occasions it has come to the notice of Inspectors of the Department that fuses were not of standard type and not in good condition, requiring in many cases orders for the removal of substitutes such as pennies, wire or nails. Conditions such as these are most dangerous.

A novel exhibit of fire hazards that develop in connection with electrical wiring was arranged by the Electric Light Department of Victoria, B.C., and exhibited for six days at the Annual Home Products Fair in Victoria, in 1927. The device which was used to demonstrate practically the hazard of bridging fuses with pennies, showed (by inserting a defective wiring cord in the outlet) how the overloaded wires would become white hot. The official in charge of the exhibit reported that a study of the people at the exhibit showed that nine out of ten did not know what a fuse was for and few housewives understood the hazard of extension cords and various electrical attachments.

LIGHTNING

To reduce damage from lightning, one of two courses may be followed, depending upon circumstances. Where existing structures are concerned, the installation of an approved system of lightning conductors is the best course. Metal buildings as a rule are immune, or may be made so, usually at a slight cost. All buildings of wood, brick, stone, concrete and tile, are more or less susceptible to damage if unprotected.

On March 21, 1928, An Act to Regulate the Sale and Installation of Lightning Rods was assented to by the Legislature of the Province of Alberta, the purpose of which is to correct practices of faulty installation and so control all those engaged in the business of selling and erecting lightning rods, and also to supervise the methods of erection.

A lightning rod bulletin has been prepared containing a copy of The Lightning Rods Act and Regulations prescribed thereunder, together with detailed information in the matter of protecting buildings against lightning. The bulletin is available to the public free of charge and a copy is required to be furnished by the agent to every person whose buildings have been rodded. The bulletins are supplied to lightning rod manufacturers or agents at cost.

GASOLINE—COAL OIL

The products of petroleum of which gasoline takes the lead, have been responsible for a great portion of the fire loss due to careless handling. With the increasing use of gasoline and other fuels that are dangerous because of their inflammability there is each year an increasing number of accidents and fires that cause loss of life and considerable damage to property.

Storage of gasoline is a matter which has been given considerable thought by the Department. It is difficult to set any hard and fast rule since the circumstances of each particular situation have to be taken into consideration when remedying any hazard. The Department generally requires that inflammable liquids, such as gasoline, must be stored underground in approved storage tanks with proper filling, drawing-off and vent pipes where necessary or otherwise suitably housed in tanks or buildings at least three hundred feet from any other buildings, preferably outside of the limits of any town or village. Gasoline is power producing, when pure it will not explode, but when mixed with from two to six parts of air becomes explosive in the presence of an open light or flame. When stored above ground it is constantly vaporizing due to the changing temperatures of the atmosphere, and should therefore be stored underground where the temperature remains nearly stationary.

SPONTANEOUS IGNITION

"Fire Inspection and Underwriting," a publication prepared by The Spectator Company says, in describing Spontaneous Ignition: "Porous substances absorb air, oxidation raises the temperature, which in turn accelerates oxidation with increasing rapidity until fire ensues. The low conduction power of porous substances greatly facilitates combustion by preventing the dissipation of heat generated." Spontaneous combustion frequently takes place in oily waste or heaps of rags, wool or cotton, etc. Closely packed hay, stored where there is little or no ventilation may heat to a temperature at which the hay begins to char. Fire will take place in hay not well cured, as well as in other farm products, and is the cause of many barn fires. The proper curing of hay, adequate ventilation in the barn or stack, as well as the sprinkling of salt when it is being stored away, are good preventatives.

INCENDIARISM

Two motives responsible for incendiarism more than any other are: (a) defrauding the insurers and (b) revenge, the former being the most in evidence. Observation and experience have taught that fear of law enforcement is the greatest known deterrent to crime and believing this to be true the Department continues to vigorously administer the provisions of the Criminal Code, and of the Fire Prevention Act in investigating every fire that shows any marks of incendiarism or is in any manner of suspicious origin. Investigation alone if properly carried out accomplishes far-reaching results as knowledge of it spreads. During the year there was an increase in the number of investigations conducted, there being 181 against 146 during 1927. There were, however, only 13 Informations and Complaints laid while in 1927, 38 charges were preferred against accused persons. Most "arson fires" destroy any evidence of origin, particularly was this the case with most of the investigations conducted during 1928 and it is to this that is attributed the lower percentage of informations laid as compared with 1927. I am, however, able to report that six arrests have already been effected so far this year.

During 1928 an office was opened in Edmonton by the Loss Information and Investigation Bureau of Canada, an organization maintained by the insurance companies assisting in the investigation and prosecution of incendiary fires. This should prove of considerable benefit in assisting the Department and other authorities in an attempt to reduce the fire waste of the Province.

INSPECTIONS.

Essential qualifications for a successful Inspector are ability to recognize fire hazards when he sees them, a logical and practical understanding of how to safeguard them, and impartial and accurate observation and reporting of conditions found. The Inspectors of the Office of the Fire Commissioner have been so trained and, in their dual capacity as Investigators, are trained to detect the "human element," i.e., general appearance, prosperity, class of help and other features far too numerous to mention. Prevention is better than cure and if an Inspector is enabled, through inspection, to foresee the possibility of an incendiary fire and to prevent it, the results of his efforts are greater than by successfully convicting the criminal after the fire. This requires ability, forethought and discretion. Tactful investigations have to be conducted, confidential inquiries have to be made as to the assured person's character and financial standing as well as whether over-insurance exists.

It cannot be denied that over-insurance is a menace. From a loss standpoint, it tends to open the way to unscrupulous persons to value property for the purpose of making a profit and from an insurance agency standpoint, it creates a desire to increase commissions. To overcome this evil the Department recommended for enactment in 1927 certain legislation which was assented to April 2, 1929, making it an offence against The Alberta Insurance Act for an agent to knowingly issue any contract of fire insurance for an amount which with any existing contracts exceeds the fair value of the property or of the interest of the insured therein, or as against the insured person to knowingly procure insurance in such a manner.

The Inspectors under this law are able, when conducting inspections of properties, to ascertain the approximate value of the property and if over-insurance is found to exist, report the matter to the Fire Commissioner who in turn notifies the Company interested. It is also the Inspector's duty to notify the assured personally, drawing to his attention the existing over-insurance, at the same time calling his attention to the terms of the provisions in respect thereto. In this manner considerable over-insurance has been reduced, thus tending to eliminate danger by fire to the property, and at the same time bringing about the saving of wasteful premiums to the assured.

I regret to have to again report a number of deaths through fire.

I have the honour to be, Sir,

Your obedient servant,

HENRY BRACE.

Fire Commissioner.

TABLE NO. 1.
A COMPARISON OF THE MONTHLY LOSSES IN 1927 AND 1928.

	1927		1928	
	No. of Fires	Loss	No. of Fires	Loss
January	133	\$ 204,392.48	227	\$ 357,610.53
February	125	170,179.80	152	188,383.10
March	104	141,246.20	198	128,430.85
April	183	230,029.90	229	363,296.12
May	152	159,413.31	331	835,588.84
June	149	171,083.80	141	123,625.30
July	83	98,541.00	168	132,890.75
August	130	160,632.70	114	126,166.03
September	189	209,037.70	186	275,651.47
October	256	224,360.74	184	266,982.69
November	172	302,160.29	259	584,918.67
December	169	267,730.00	162	176,093.33
Total.....	1,845	\$2,338,777.92	2,351	\$3,559,637.68
Add 5% for unreported losses.			117	177,981.88
			2,468	\$3,737,619.56

TABLE NO. 2.
A BRIEF COMPARISON OF FIRE LOSSES SINCE THE PROMULGATION OF THE FIRE
PREVENTION ACT (JULY 1st, 1919).

From July 1st, 1919, to December 31st, 1919....	539 fires with a loss of....	\$ 474,507.17
From January 1st to December 31st, 1920....	870 fires with a loss of....	1,054,192.55
From January 1st to December 31st, 1921....	993 fires with a loss of....	1,737,604.95
From January 1st to December 31st, 1922....	1,482 fires with a loss of....	2,052,398.98
From January 1st to December 31st, 1923....	1,753 fires with a loss of....	2,709,400.60
From January 1st to December 31st, 1924....	1,491 fires with a loss of....	2,049,503.28
From January 1st to December 31st, 1925....	1,600 fires with a loss of....	1,691,597.49
From January 1st to December 31st, 1926....	1,764 fires with a loss of....	2,208,619.79
From January 1st to December 31st, 1927....	1,845 fires with a loss of....	2,338,777.92
From January 1st to December 31st, 1928....	2,468 fires with a loss of....	3,737,619.56
Total of.....	14,805	\$20,054,222.29

TABLE NO. 3.
CLASSIFICATION OF PROPERTY AND DAMAGE TO EACH.

Property	No. of Fires	Damage
Automobiles	80	\$ 31,044.78
Barns and Stables	578	449,570.88
Bakeries	10	12,533.75
Barber Shops and Pool Halls	25	16,439.25
Banks	5	5,691.90
Blocks, Apartments and Rooming Houses	38	62,833.20
Blacksmith Shops	8	5,163.91
Chicken Houses	20	4,535.00
Churches	11	24,513.50
Coal Mining Property	11	10,864.85
Club Rooms and Public Halls	14	9,629.60
Laundry, Cleaning, Pressing and Dyeing	7	3,784.66
Dwellings	978	552,545.12
Elevators	18	261,487.99
Factories	17	32,386.15
Garages	45	72,073.69
Granaries	38	20,478.05
Hotels	51	96,329.59
Lumberyards and Camps	4	7,801.21
Mills	15	69,151.11
Miscellaneous	64	54,516.04
Oil Refining and Wells	10	35,172.68
Offices	28	52,832.99
Power Houses	5	20,211.70
Printing Establishments	6	9,680.83
Restaurants	26	28,274.97
Railway Properties	28	13,346.58
Schools	34	48,517.53
Stores	234	711,637.03
Theatres	5	4,580.00
Warehouses and Storage	55	1,009,991.02
	<u>2,468</u>	<u>\$3,737,619.56</u>

TABLE NO. 4.
CLASSIFICATION OF PROPERTY BURNED AND CAUSES, 1928.

PROPERTY	CAUSES	Number of Fires
Bakeries, 10—	Defective Oven	2
Brick	Exposure	1
Frame	Hot Ashes	1
	Lightning	2
	Overheated Oven	3
	Undetermined	1
Banks, 5—	Exposure	2
Brick	Undetermined	3
Metal Clad		
Frame		
Barber Shops and Pool Halls, 25	Careless Smoker	5
Brick	Coal Oil Stove Exploded	1
Frame	Defective Stove Pipe	2
	Exposure	5
	Prairie Fire	1
	Spontaneous Combustion	1
	Undetermined	10
Barns and Stables, 578	Blow Torch	1
Frame	Burning Straw and Rubbish	14
Logs	Careless Smoker	12
Brick	Children with Matches	7
	Defective Wiring	2
	Engine Back Firing	5
	Exposure	14
	Fire Crackers	4
	Hot Ashes	4
	Incendiary	2
	Incendiary (Suspected)	4
	Lightning	22
	Overheated Stoves	2
	Prairie Fire	13
	Sparks from Chimney	12
	Spontaneous Combustion	25
	Stable Lanterns	4
	Undetermined	431
Blacksmith Shops, 8—	Exposure	3
Frame	Spontaneous Combustion	2
	Undetermined	3
Blocks, Apartments, Rooming Houses, 38—	Blow Torch	2
Brick	Burning Rubbish	1
Brick Veneer	Careless Smoker	9
Frame	Children with Matches	2
	Defective Chimney	3
	Explosion of Gasoline	1
	Exposure	2
	Grease on Stove	1
	Overheated Electric Iron	3
	Overheated Stove	3
	Undetermined	11
Chicken Houses, 20—	Burning Rubbish	3
Frame	Hot Ashes	2
	Overheated Oil Stove	2
	Prairie Fire	2
	Undetermined	11
Churches, 11—	Careless Smoker	1
Brick and Stone	Defective Stove Pipe	2
Frame	Exposure	2
	Lightning	2
	Undetermined	4
Club Rooms and Public Halls, 14—	Children with Matches	1
Brick Veneer	Exposure	2
Frame	Incendiary (Suspected)	1
	Spontaneous Combustion	1
	Undetermined	9
Coal Mining Property, 11—	Spontaneous Combustion	4
Frame	Incendiary (Suspected)	1
	Undetermined	6

TABLE No. 4—Continued.

PROPERTY	CAUSES	Number of Fires
Cleaning, Pressing, Laundry, 7—	Careless Smoker	1
Brick	Defective Wiring	1
Frame	Matches in Clothes	1
	Spontaneous Combustion	1
	Undetermined	3
Dwellings, 978—	Burning Rubbish	11
Brick	Careless Smoker	45
Brick Veneer	Candles	5
Concrete	Children with Matches	20
Frame	Defective Wiring	21
Logs	Clothing near Fire	15
Stucco	Defective Chimney	45
	Curtains near Fire	3
	Defective Stove	8
	Defective Fireplace	6
	Discarded Matches	21
	Electric Irons	14
	Explosion of Coal and Gas in Stoves, Furnaces etc.	18
	Explosion of Coal Oil	12
	Explosion of Gasoline	13
	Explosion and Upsetting of Lamps	4
	Exposure	48
	Fire Crackers	3
	Fumigating	2
	Gas Leakage	2
	Grease, Wax, etc., on Stove	9
	Hot Ashes	12
	Hot Embers from Stove	11
	Incendiary	4
	Incendiary (Suspected)	9
	Lightning	29
	Lighting fires with Coal Oil	2
	Lighting fires with Gasoline	1
	Overheated Stove Pipe	52
	Overheated Stoves, Furnaces, etc.	28
	Prairie Fire	13
	Sparks from Chimney	26
	Sparks from Stove	16
	Sparks from Gasoline Engine	2
	Spontaneous Combustion	13
	Undetermined	435
Elevators, 18—	Burning Rubbish	1
Frame	Coal Oil Lantern	2
	Defective Exhaust Pipe	1
	Incendiary	1
	Lightning	1
	Spontaneous Combustion	2
	Undetermined	11
Factories, 17—	Explosion of Gas	1
Brick	Ignition of Paint	1
Brick and Frame	Overheated Bearing	1
Frame	Overheated Bin	1
Metal Clad	Spark from Chimney	2
	Spontaneous Combustion	1
	Undetermined	10
Garages and Automo- biles, 125—	Backfire	2
Brick	Careless Smoker	7
Brick Veneer	Children with Matches	3
Frame	Defective Gas Pipe	2
Metal Clad	Defective Wiring	3
Cars	Electric Heater	1
	Explosion of Gasoline	10
	Exposure	9
	Overheated Gas Stove	4
	Prairie Fire	4
	Short Circuit	20
	Spontaneous Combustion	3
	Undetermined	57
Granaries, 38—	Burning Stubble	3
Log	Back Firing of Gasoline Engine	3
Frame	Children with Matches	3
	Careless Smoker	3
	Exposure	3
	Prairie Fire	3
	Undetermined	22

TABLE No. 4—Continued.

PROPERTY	CAUSES	Number of Fires
Hotels, 51—	Careless Smoker	16
Brick	10 Curtains near Fire	1
Brick Veneer	7 Defective Chimney	1
Frame	32 Defective Wiring	2
Metal	1 Exposure	5
Stucco	1 Grease on Stove	2
	Spontaneous Combustion	2
	Undetermined	22
Lumberyards and	Bush Fire	1
Camps, 4—	Undetermined	3
Frame	4	
Mills, 15—	Burning Rubbish	2
Frame	15 Exposure	1
	Defective Wiring	3
	Undetermined	9
Miscellaneous, 64—	Burning Rubbish	4
Brick	8 Careless Smoker	9
Frame	54 Defective Wiring	3
Metal Clad	2 Exposure	3
	Hot Ashes	2
	Lightning	4
	Overheated Chimney	2
	Overheated Stove	3
	Undetermined	34
Refineries and Wells,	Careless Smoker	1
10—	Undetermined	9
Brick	1	
Frame	9	
Offices, 28—	Careless Smoker	2
Brick	9 Defective Wiring	2
Brick Veneer	1 Exposure	5
Concrete	2 Overheated Stove	3
Frame	16 Undetermined	16
Power Houses, 5—	Defective Pipe	1
Brick	1 Overheated Stove	1
Frame	3 Undetermined	3
Metal	1	
Printing Establishments,	Defective Wiring	1
6—	Spontaneous Combustion	1
Brick	2 Undetermined	4
Frame	4	
Railway Properties, 28—	Bush Fire	3
Frame	28 Burning Rubbish	1
	Careless Smoker	2
	Defective Chimney	3
	Exposure	2
	Overheated Stoves	4
	Sparks from Engine	2
	Undetermined	11
Restaurants, 26—	Careless Smoker	1
Brick	9 Defective Wiring	1
Brick and Stone	1 Exposure	8
Frame	16 Explosion of Gasoline	2
	Grease on Stove	2
	Hot Ashes	1
	Overheated Stoves	6
	Undetermined	5
Schools, 34—	Burning Rubbish	1
Brick	8 Defective Stove	2
Frame	26 Exposure	1
	Lightning	4
	Overheated Stoves, Furnaces	2
	Prairie Fire	3
	Spontaneous Combustion	3
	Sparks from Chimney	1
	Undetermined	17
Stores, 234—	Burning Rubbish	1
Brick	71 Careless Smoker	13
Brick Veneer	2 Defective Chimney	8

TABLE No. 4—Continued.

PROPERTY	CAUSES	Number of Fires
Stores, 234—		
Concrete	3 Defective Gas Pipe	5
Frame	150 Defective Wiring	8
Metal Clad	3 Explosion of Coal Oil	2
Stone	5 Explosion of Gasoline	3
	Exposure	56
	Hot Ashes	1
	Incendiary	2
	Incendiary (Suspected)	2
	Matches	7
	Overheated Stoves, Furnaces	7
	Prairie Fire	4
	Sparks from Chimney	4
	Spontaneous Combustion	10
	Undetermined	103
Theatres, 5—		
Brick	4 Careless Smoker	2
Frame	1 Defective Wiring	1
	1 Undetermined	2
Warehouses and Storage		
55—	Burning Rubbish	7
Brick	Careless Smoker	4
Concrete	28 Exposure	4
Frame	1 Incendiary (Suspected)	2
Metal	22 Overheated Gas Heater	1
	4 Sparks from Chimney	3
	Spontaneous Combustion	5
	Undetermined	29

TABLE NO. 5.

LOSSES CAUSED BY LIGHTNING, 1928, AND LOCATION OF FIRE.

Location	Class of Building	Occupied	Damage
Edmonton	Frame	Barn	\$ 1,450.00
Warner	Frame	Barn	900.00
Pincher Creek	Frame	Barn	1,375.00
Hespero	Frame	Barn	600.00
Turin	Frame	Barn	1,567.00
Loyalist	Frame	Barn	16.25
N.E. ¼ 30, 15, 19, W. 4th	Frame	Barn	75.00
Claresholm	Frame	Barn	50.00
Stony Plain	Frame	Barn	550.00
Busby	Frame	Barn	120.00
N.E. ¼ 24, 52, 19, W. 4th	Frame	Barn	50.00
Lamont	Frame	Barn	40.00
Holden	Frame	Barn	396.80
Edmonton	Frame	Barn	40.00
Medicine Hat	Brick	Bakery	760.40
Consort	Frame	Church	150.00
Killam	Frame	Church	50.00
Edmonton	Frame	School	15.00
Edmonton	Frame	School	56.70
Red Deer	Frame	School	22.95
N.E. ¼ 15, 2, 6, W. 4th	Frame	School	28.20
Endiang	Frame	Elevator	42.50
Vegreville	Frame	Hospital	30.50
Romick		Stack of Hay	831.79
Redlands		Stack of Hay	300.00
W. ½ 6, 14, 13, W. 4th		Cow	87.50
Holden		Cow	40.00
N.W. ¼ 15, 53, 23, W. 4th	Frame	Dwelling	1,450.00
Vulcan	Frame	Dwelling	65.30
Swalwell	Frame	Dwelling	1,000.00
Bowden	Log	Dwelling	1,500.00
Elnora	Frame	Dwelling	40.50
Craigmyle	Frame	Dwelling	36.10
Smoky Lake	Frame	Dwelling	73.55
Lethbridge	Frame	Dwelling	63.30
Edmonton	Frame	Dwelling	20.00
Edmonton	Frame	Dwelling	35.00
Edmonton	Frame	Dwelling	45.00
Edmonton	Frame	Dwelling	50.00
Streamstown	Frame	Dwelling	25.00
Calgary	Frame	Dwelling	40.00
Edmonton	Brick	Dwelling	4.00
Medicine Hat	Frame	Dwelling	34.20
Fort Saskatchewan	Frame	Dwelling	35.00
S.W. 23, 24, 21, W. 4th	Frame	Dwelling	130.00
S. ½ 51, 7, 15, W. 5th	Frame	Dwelling	80.00
Edmonton	Frame	Dwelling	35.60
N.E. ¼ 29, 38, 1, W. 5th	Frame	Dwelling	45.70
Leduc	Frame	Dwelling	10.00
S.W. 54, 21, W. 4th	Frame	Dwelling	194.00
S. 6, 25, 6, W. 4th	Frame	Dwelling	88.20
Clive	Frame	Dwelling	75.00
Drumheller	Frame	Dwelling	5.00
Drumheller	Frame	Dwelling	7.50
Innisfail	Frame	Dwelling	16.95
Vulcan	Frame	Barn	112.00
Provost	Frame	Barn	1,500.00
Provost	Frame	Barn	400.00
W. ½ 15, 32, 22, W. 4th	Frame	Barn	500.00
Hussar	Frame	Barn	40.00
Millett	Frame	Barn	17.05
Namao	Frame	Barn	65.00
N.E. ¼ 36, 47, 24, W. 4th	Frame	Barn	2,225.00
			\$ 19,689.54

TABLE NO. 6.
INSPECTIONS AND ORDERS ISSUED.

Number of Cities, Towns and Villages visited and inspected	757
Number of orders issued for correction of defects	1,055
Number of days engaged (3 Inspectors)	445
Character of Orders:	
General Clean-up around buildings outside	430
General Clean-up around buildings inside	306
Remove wood flooring from Garages	44
To provide better exits from public buildings	8
To provide better storage for inflammable oils, gasoline, etc.	37
To erect fire exits in public schools, hotels, apartments, etc.	18
To erect brick chimneys	7
To provide drip-pans for oil barrels in warehouses	12
To protect woodwork from exhaust pipes, stoves and stovepipes	31
To install alarm bells in hotels	36
To tear down and remove old and dilapidated buildings	27
To provide spark screen on smoke stack	1
To provide metal receptacles for rubbish	25
To refill fire extinguishers	15
To board up vacant buildings	12
To change occupancy of buildings	3
Miscellaneous	43

TABLE NO. 7.
FIRE INVESTIGATIONS.

Number of cases investigated	181
Number of informations laid	13
Number of convictions	2
Awaiting Trial	6
Dismissals or withdrawals	5
Committed to home for mentally deficient	1
Causes assigned	21
Undetermined	112
Under investigation	8
Incendiary	10
Incendiary suspected	16
Number of days engaged (3 investigators)	445
Mileage by car (including inspections)	19,498
Mileage by team, livery, etc.	453
Mileage by train (including inspections)	7,830
Total mileage	27,781

Convictions:

Arson 1Two years less one day.
Not Complying with order of Fre Commr. 1\$10.00 and costs.

TABLE NO. 8.

DEATHS FROM FIRE, 1928.

- January 3rd, 1928—Lorne R. Griffith, of Leslieville, Alberta, aged 10 years. Burned to death. (House burned.)
- January 19th, 1928—Ervin A. Reschke, of Wetaskiwin district, aged 1 year. Accidentally burned, house afire.
- January 19th, 1928—Margaret Reschke, of Wetaskiwin district, aged 3 years. Accidentally burned, house afire.
- January 30th, 1928—Lillie B. Kehoe, of Camrose, Alberta, aged 48 years. Accidental burns over one-third of body. Filling gasoline lamp with a lighted coal oil lamp in the same room. Gasoline exploded.
- July 7th, 1928—Priscilla E. Hunter, of Calgary, Alberta, aged 11 years. Accidental burns. Lighting fire with kerosene.
- March 8th, 1928—Constance J. A. Mayne, of Medicine Hat, Alberta, aged 79 years. Burns, gas explosion in bedroom.
- April 5th, 1928—Moh Hung Toi, of Red Deer, Alberta, aged 22 years. Burns of limbs and body, second degree. Lighting stove with coal oil.
- May 8th, 1928—Torval B. Davidson, of Drumheller, Alberta, aged 27 years. Burns over two-thirds of body. Shock, heart failure. Burned while extinguishing fire in house.
- May 15th, 1928—Robert R. Pickett, of Olds, Alberta, aged 12 years. Whole body except head and feet burned to first and second degree. Was burning stubble in field when wind suddenly changed, and clothing caught fire.
- August 19th, 1928—Alfred Patzer, of Hanna, Alberta, aged 10 years. Half of body burned over. Went to go to bed in barn. Probably struck match, which set hay on fire.
- September 16th, 1928—Marie Determan, of High River, Alberta, aged 29 years. Extensive burns covering whole body. Fire being lit with kerosene.
- August 18th, 1928—Tom Korpan, of Vegreville, Alberta, aged 5 years. Burns. Was trying to clean his suit with gasoline. Seeing stain was not drying fast enough, he lit a match. Clothes caught fire.
- September 27, 1928—Alex Antoniuk, of Calgary, Alberta, aged 36 years. Severe burns and shock. Explosion in Regal Oil Plant.
- September 27th, 1928—Geoffrey Hollis, of Calgary, Alberta, aged 37 years. Burns and shock. Explosion in Oil Plant.
- October 3rd, 1928—Dora Glubish, of Edmonton, Alberta, aged 18 months. Suffocation due to fire in Stanley Block.
- October 3rd, 1928—Steve Glubish, of Edmonton, Alberta, aged 27 years. Suffocation due to fire in Stanley Block.
- October 3rd, 1928—Nancy Glubish, of Edmonton, Alberta, aged 22 years. Suffocation due to fire in Stanley Block.
- October 6th, 1928—John Elias Wipf, of Magrath, Alberta, aged 2 years. Shock, extensive accidental burns. Fell against stove.
- September 25th, 1928—Mary J. Zakonuk, of Drumheller, Alberta, aged 2 years. Burns of thorax (front and back) right arm, neck and face. Shock and Toxemia. Playing with matches and set clothes on fire.
- November 28th, 1928—Margaret Keogh, of Edmonton, Alberta, aged 13 years. Suffocation by fire.
- November 28th, 1928—Martin Keogh, Sr., of Edmonton, Alberta, aged 45 years. Suffocation by fire.
- November 28th, 1928—Martin Keogh, Jr., of Edmonton, Alberta, aged 6 years. Suffocation by fire.
- November 8th, 1928—Catherine Karpysyn, of McRae, aged 11 months. Burns and suffocation. Can of gasoline or coal oil near stove exploded.
- November 8th, 1928—Mike Karpysyn, of McRae, Alberta, aged 2½ years. Burns due to can of gasoline or coal oil near stove exploding.
- November 8th, 1928—Annie Karpysyn, of McRae, aged 23 years. Burns due to can of gasoline or coal oil near stove exploding.

